Top 300 Savings & Loan Associations in United States

In Order of Deposits June 30, 1983, Compared with June 30, 1982 and Dec. 31, 1982

Compiled by the American Banker Copyright 1983

Rank 6/30/83		Total Deposits June 30, 1983 $	Total Deposits June 30, 1982 $	Rank June 30, 1982	Gain in Rank	Deposits 12/31/82	Rank Dec. 31, 1982	Gain in Rank	Net Worth 6/30/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
101	Loyola Federal Savings & Loan Assn., Baltimore	1,010,757,867	964,601,290	91		982,378,166	96		69,371,282	5.30	3	2
102	Security First Fed. S & L Assn., Daytona Beach, Fla	1,007,096,430	757,451,606	114	+ 12	949,206,444	103	+ 1	23,158,217	2.04	3	2
103	First Southern Fed. Savings & Loan Assn., Mobile, Ala	1,002,517,265	661,711,024	138	+ 35	866,799,604	116	+ 13	30,087,458	2.79	3	2
104	Beverly Hills Savings & Loan Assn	989,190,428	478,835,663	201	+ 97	625,441,391	165	+ 61	N.A.	N.A.	4	2
105	American Savings Assn., Springfield, Ill	983,044,000	849,194,628	103		900,710,774	111	+ 6	10,488,000	1.00	3	2
106	Landmark Savings Assn., Pittsburgh	967,282,000	555,753,326	169	+ 63	975,582,320	97		31,043,000	2.65	3	2
107	Pathway Financial, FA, Chicago	966,153,293	276,265,498	364	+257	950,191,914	102		35,263,888	3.25	3	2
108	Southwest Savings & Loan Assn., Phoenix, Ariz	965,202,000	899,380,286	97		935,502,599	104		33,807,000	3.01	4	2
109	Third Federal Savings & Loan Assn., Cleveland	961,210,201	857,650,572	101		903,870,887	110	+ 1	70,875,146	6.55	3	2
110	Columbia Banking Federal S & L Assn. Rochester, N.Y.	958,095,557	863,436,943	100		887,226,857	112	+ 2	20,293,116	1.95	3	2
111	Coast Federal Savings & Loan Assn., Sarasota, Fla	957,284,151	618,664,082	146	+ 35	878,762,944	115	+ 4	35,972,454	3.46	3	2
112	First Savings Association of Wisconsin, Milwaukee	949,020,208	854,969,125	102		881,450,741	114	+ 2	39,421,560	3.38	4	2
113	Mid-America Fed. Savings & Loan Assn., Columbus, Ohio	916,603,011	913,878,358	96		908,387,106	109		35,487,960	3.17	3	2
114	Lincoln Federal Savings & Loan Assn., Westfield, N.J	915,167,000	593,374,000	156	+ 42	832,047,000	119	+ 5	25,509,000	2.40	3	2
115	Far West Savings & Loan Assn., Newport Beach, Calif	914,568,000	690,858,054	129	+ 14	756,603,000	125	+ 10	N.A.	N.A.	4	2
116	First Federal Savings & Loan Assn., Lincoln, Neb	893,369,962	745,455,030	116		805,378,843	120	+ 4	40,450,416	3.15	3	2
117	Texas Federal Savings & Loan Assn., Dallas	884,262,943	601,922,655	154	+ 37	704,693,703	140	+ 23	35,987,980	2.89	4	2
118	Southern California Savings & Loan Assn, Beverly Hills	864,321,000	846,664,023	104		923,510,000	106		N.A.	N.A.	4	2
119	First Federal Savings & Loan Assn., Toledo, Ohio	853,462,293	711,417,335	119		739,700,272	130	+ 11	47,059,460	5.13	3	2
120	Flagler Federal Savings & Loan Assn., Miami	837,521,669	759,717,682	113		781,391,000	123	+ 3	27,960,011	2.72	3	2
121	Roosevelt Federal Savings & Loan Assn., St. Louis, Mo	834,195,544	698,055,720	125	+ 4	698,005,345	141	+ 20	26,698,813	2.70	3	2
122	First Federal Savings & Loan Assn., Jacksonville, Fla	833,635,477	505,075,329	190	+ 68	845,952,046	118		14,266,369	1.50	3	2
123	The First, F.A., Orlando, Fla	820,409,495	749,845,036	115		783,170,961	122		27,573,062	2.68	3	2
124	First City Federal S & L Assn., Bradenton, Fla	819,948,000	469,921,024	206	+ 82	754,825,248	126	+ 2	N.A.	N.A.	4	2
125	Detroit & Northern Savings & Loan Assn., Hancock, Mich.	818,160,000	989,831,000	88		972,256,000	99		48,945,000	4.55	3	2
126	Sacramento Savings & Loan Assn., Calif	817,956,250	710,386,402	121		706,773,554	138	+ 12	40,291,060	4.00	4	2
127	Metropolitan Federal Savings & Loan Assn., Fargo, N.D.	813,299,298	573,946,060	162	+ 35	774,208,021	124		54,417,318	4.87	4	2
128	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	813,051,189	736,974,308	117		742,191,927	129	+ 1	29,291,923	2.67	4	2
129	Cragin Federal Savings & Loan Assn., Chicago	809,925,065	706,500,000	122		731,407,002	134	+ 5	34,201,485	3.28	3	2
130	Continental Federal Savings & Loan Assn., Cleveland	808,947,000	820,008,665	106		798,206,510	121		N.A.	N.A.	3	2
131	American Charter Federal S & L Assn., Lincoln, Neb	808,332,840	767,662,000	112		749,612,000	127		21,323,324	1.98	3	2
132	American Fed. S & L Assn of Central Iowa, Des Moines	805,830,061	553,636,402	170	+ 38	610,548,628	171	+ 39	35,752,302	3.31	3	2
133	Diamond Savings & Loan Co., Findlay, Ohio	803,429,143	700,583,000	123		737,992,027	132		31,922,951	3.36	4	2
134	Eagle Savings Assn., Cincinnati	794,806,141	700,408,969	124		738,315,731	131		40,151,082	4.39	4	2
135	Pomona First Fed. Savings & Loan Assn., Calif	779,263,758	686,733,889	131		695,436,627	142	+ 7	N.A.	N.A.	3	2
136	First South Federal Savings & Loan Assn., Pine Bluff, Ark.	776,507,665	.....	...		599,870,000	173	+ 37	30,984,680	3.53	3	2
137	Gill Savings Assn., Hondo, Tex	776,001,809	509,918,407	189	+ 52	683,769,000	145	+ 8	20,113,592	2.42	4	2
138	Midland Federal Savings & Loan Assn., Denver	773,239,000	720,667,000	118		720,758,000	136		49,266,000	4.79	3	2
139	Commonwealth Federal S & L Assn., Norristown, Pa	771,692,295	647,329,469	140	+ 1	675,948,362	148	+ 9	35,685,109	4.11	3	2
140	First Federal Savings & Loan Assn., Wilmette, Ill	768,060,000	331,617,609	309	+169	695,218,000	143	+ 3	N.A.	N.A.	3	2
141	Columbia Savings & Loan Assn., Fair Lawn, N.J	767,031,899	678,339,825	133		666,748,797	151	+ 10	25,833,068	3.03	3	2
142	St. Louis Federal Savings & Loan Assn	764,710,314	.....	...		679,275,000	146	+ 4	25,420,197	2.54	3	2
143	Columbia First Federal S & L Assn., Washington, D.C	763,809,527	686,003,787	132		721,639,744	135		33,806,808	3.75	3	2
144	Nevada Savings & Loan Assn., Las Vegas	737,391,000	516,780,000	186	+ 42	736,574,000	133		60,486,000	6.58	4	2
145	Century FS & LA of Long Island, Cedarhurst, N.Y	736,504,353	647,116,997	141		708,227,841	137		N.A.	N.A.	3	2
146	First Federal Savings & Loan Assn., New Haven, Conn	734,407,652	690,381,283	130		706,090,032	139		27,750,119	3.56	3	2
147	Guardian Savings & Loan Assn., Dallas	732,570,000	.....	...		.....	...		N.A.	N.A.	3	2
148	Lincoln Savings & Loan Assn., Monterey Park, Calif	727,204,979	616,779,986	147		631,755,927	163	+ 15	28,799,048	3.17	4	2
149	Great Financial Federal S & L Assn., Louisville, Ky	721,354,749	565,524,514	165	+ 16	641,643,433	158	+ 9	56,609,637	6.90	3	2
150	Cumberland Federal Savings & Loan Assn., Louisville, Ky.	719,622,188	602,321,909	153	+ 3	669,466,812	150		36,467,021	4.25	3	2
151	Great American Federal S & L Assn., Oak Park, Ill	714,118,861	418,243,000	234	+ 83	645,211,526	157	+ 6	34,309,066	3.90	3	2
152	Albuquerque Federal Savings & Loan Assn., N.M	704,235,088	614,276,052	150		650,819,143	154	+ 2	32,958,850	3.16	3	2
153	Naples Federal Savings & Loan Assn., Fla	699,012,000	547,473,049	173	+ 20	596,543,490	174	+ 21	53,102,000	6.18	4	2
154	Citizens Savings Bank, Canton, Ohio	698,380,384	662,179,000	137		658,489,000	152		40,547,222	5.06	4	2
155	Anchor Savings & Loan Assn., Madison, Wis	698,031,883	627,379,270	144		622,909,752	167	+ 12	28,539,241	3.54	3	2
156	Columbia Savings, FS&LA, Queens, New York	696,581,557	674,237,234	134		679,233,000	147		26,809,476	3.45	3	2
157	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	692,730,658	653,082,344	139		647,031,557	155		43,636,974	5.58	3	2
158	Fidelity Federal Savings & Loan Assn., Nashville, Tenn	687,528,335	525,243,422	184	+ 26	584,771,802	181	+ 23	26,769,503	3.43	3	2
159	Great Southern Federal S & L Assn., Savannah, Ga	686,619,931	573,799,000	163	+ 4	632,025,246	162	+ 3	23,346,210	3.01	3	2
160	Continental Federal Savings & Loan Assn., Arlington, Va	685,964,596	616,379,634	148		594,634,648	175	+ 15	22,384,040	2.79	3	2
161	Savers Fed. Savings & Loan Assn., Little Rock, Ark	680,622,984	366,347,293	271	+110	512,308,177	208	+ 47	15,663,041	1.82	3	2
162	City Savings & Loan Assn., San Angelo, Tex	678,184,000	.....	...		.....	...		N.A.	N.A.	4	2
163	Security Federal Savings & Loan Assn., Columbia, S.C	673,746,849	406,142,422	238	+ 75	646,995,000	156		21,340,160	2.93	3	2
164	First American Federal Savings & Loan Assn., Asheboro, N.C.	652,633,105	.....	...		632,444,000	161		10,708,908	1.48	3	2
165	Unifirst Federal Savings & Loan Assn., Jackson, Miss	647,943,000	584,691,594	159		624,008,313	166	+ 1	21,612,000	2.82	3	2
166	Pima Savings & Loan Assn., Tucson, Ariz	642,703,856	374,484,753	260	+ 94	472,827,257	226	+ 60	37,984,500	4.87	4	2
167	Home Federal Savings & Loan Assn., Tucson, Ariz	641,073,879	529,589,580	183	+ 16	546,340,109	195	+ 28	58,884,056	6.42	4	2
168	Pelican Homestead & Savings Assn., Metairie, La	637,719,000	354,169,000	283	+115	402,453,703	266	+ 98	N.A.	N.A.	3	2
169	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	635,260,797	.....	...		423,736,000	251	+ 82	10,074,572	1.29	4	2
170	Red Hill Savings & Loan Assn., Pa	635,026,018	536,788,071	176	+6	578,127,872	182	+ 12	27,435,491	3.24	3	2
171	Western Fed. Savings & Loan Assn., Los Angeles	634,540,000	596,522,624	155		657,092,004	153		N.A.	N.A.	3	2
172	Mid America Federal Savings & Loan Assn., Cicero, Ill	619,000,000	535,504,000	179	+ 7	560,000,000	190	+ 18	14,000,000	1.94	3	2
173	Home Savings & Loan Co., Youngstown, Ohio	615,334,890	567,849,458	164		576,674,349	183	+ 10	33,214,327	4.96	3	2
174	Investors Savings & Loan Assn., Millburn, N.J	615,000,000	578,007,774	160		586,933,532	180	+ 6	32,000,000	3.13	3	2
175	Lamar Savings Assn., Austin, Tex	613,255,552	307,713,000	334	+159	411,647,648	259	+ 84	11,079,364	1.65	4	2
176	Palmetto Federal Savings & Loan Assn., Fla	610,240,000	380,668,635	256	+ 80	542,141,342	196	+ 20	N.A.	N.A.	4	2
177	Collective Federal S & L Assn., Egg Harbor City, N.J	605,386,273	490,341,356	194	+ 17	538,776,294	197	+ 20	16,185,651	2.33	3	2
178	First Federal Savings & Loan Assn., Canton, Ohio	604,707,061	453,709,352	218	+ 40	572,984,405	185	+ 7	23,932,950	3.34	3	2
179	First Federal Savings & Loan Assn., Flourtown, Pa	603,030,000	577,061,000	161		592,709,000	178		62,886,000	7.85	3	2
180	Metropolitan Federal S & L Assn., Nashville, Tenn	602,911,913	547,900,416	172		557,869,042	191	+ 11	38,122,922	5.04	3	2
181	City Federal Savings & Loan Assn., Birmingham, Ala	601,968,718	563,675,139	167		575,721,824	184	+ 3	17,603,315	2.52	3	2
182	Bell Savings & Loan Assn., San Mateo, Calif	600,497,000	.....	...		370,970,000	299	+117	N.A.	N.A.	4	2
183	Home Federal Savings & Loan Assn., Knoxville, Tenn	600,492,696	551,471,042	171		551,145,158	192	+ 9	32,769,137	4.95	3	2
184	Washington Federal Savings & Loan Assn., Seattle	597,835,000	475,154,422	204	+ 20	479,766,138	218	+ 34	87,380,000	11.30	4	2
185	First Federal Savings & Loan Assn., Lake Worth, Fla	596,747,486	621,747,636	145		594,541,988	176		23,580,577	2.92	3	2
186	Old Colony Co-operative Bank, Providence, R.I	594,460,012	558,880,162	168		569,067,442	187	+ 1	24,688,861	3.58	3	2
187	Dixie Federal Savings & Loan Assn., New Orleans, La	587,834,612	433,848,000	228	+ 41	533,489,000	200	+ 13	48,774,794	6.96	4	2
188	Mid Kansas Federal Savings & Loan Assn., Wichita	585,394,000	324,285,000	314	+126	468,128,770	230	+ 42	N.A.	N.A.	3	2
189	Suburbia Fed. Savings & Loan Assn., Garden City, N.Y	581,780,266	565,397,056	166		570,439,252	186		N.A.	N.A.	3	2
190	Home Federal Savings & Loan Assn., Palm Beach, Fla	581,529,000	444,404,498	224	+ 34	613,202,609	170		N.A.	N.A.	4	2
191	Standard Federal Savings & Loan Assn., Chicago	571,145,388	541,458,270	175		566,436,618	189		30,301,126	4.78	4	2
192	Home Federal Savings Association of Florida, Hollywood	570,192,000	536,676,506	177		512,951,526	207	+ 15	N.A.	N.A.	3	2
193	First Western Savings Assn., Las Vegas, Nev	566,203,000	454,024,000	217	+ 24	495,249,000	213	+ 20	31,188,000	4.27	4	2
194	First Federal S & L Assn., West Palm Beach, Fla	562,945,799	631,463,449	143		637,284,366	159		32,438,064	4.28	3	2
195	Local Federal Savings & Loan Assn., Oklahoma City	560,786,000	544,778,690	174		546,345,662	194		53,856,000	7.17	4	2
196	Union Fed. Savings & Loan Assn., Los Angeles	558,421,844	498,301,271	193		474,646,807	223	+ 27	32,121,755	3.86	3	2
197	First Home Fed. Savings & Loan Assn., Greensboro, N.C.	558,163,143	531,189,826	180		534,377,513	199	+ 2	20,620,650	2.80	3	2
198	Skokie Federal Savings & Loan Assn., Ill	555,491,009	397,452,729	243	+ 45	460,049,755	234	+ 36	11,023,712	1.70	4	2
199	Uptown Federal Savings & Loan Assn., Chicago	554,419,000	420,910,021	233	+ 34	475,369,390	222	+ 23	N.A.	N.A.	4	2
200	Frontier Fed. Savings & Loan Assn., Ponca City, Okla	553,021,000	478,699,000	202	+ 2	529,038,000	201	+ 1	N.A.	N.A.	3	2

(b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised data. (d)—Revised. (e)—Charter Types: 3-Mutual S&L, 4-Stock S&L. (f)—Insurance Types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, 4 Noninsured. N.A.—Not Available.

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201	First Fed. Savings & Loan Assn., Tarpon Springs, Fla.	552,540,578	530,363,071	181		546,788,839	193		33,064,612	5.35	3	2
202	Capitol Federal Savings & Loan Assn., Denver	551,233,244	467,073,749	211	+ 9	478,621,120	221	+ 19	39,111,552	4.81	3	2
203	Washington Federal Savings & Loan Assn., New York	548,349,000	502,164,328	192		520,086,936	205	+ 2	N.A.	N.A.	3	2
204	Queen City Savings & Loan Assn., Plainfield, N.J.	547,081,000	318,403,000	324	+120	484,497,997	216	+ 12	N.A.	N.A.	3	2
205	South Carolina Federal Savings & Loan Assn., Columbia	546,377,000	468,473,826	208	+ 3	537,211,000	198		11,111,000	1.79	3	2
206	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	542,657,053	439,684,000	227	+ 21	524,352,323	204		16.647,134	2.61	3	2
207	Security Savings & Loan Assn., Vineland, N.J.	542,116,767	.....	...		507,514,738	209	+ 2	17,370,866	2.40	3	2
208	United Home Federal Savings & Loan Assn., Toledo, Ohio	539,114,913	246,672,235	398	+190	527,314,764	202		23,146,885	4.02	3	2
209	Land of Lincoln Savings & Loan Assn., Berwyn, Ill.	538,863,000	479,967,645	200		504,835,423	210	+ 1	N.A.	N.A.	4	2
210	Washington Federal S & L Assn., Washington, D.C.	528,735,587	316,535,786	327	+117	443,579,518	241	+ 31	22,444,981	3.33	3	2
211	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.	523,783,286	429,084,228	229	+ 18	463,622,001	232	+ 21	32,552,737	5.07	3	2
212	United Savings of America, FS&LA, Chicago	522,599,307	.....	...		470,091,374	229	+ 17	19,088,338	3.31	3	2
213	Benjamin Franklin Savings Assn., Houston	519,463,558	287,527,764	356	+143	437,567,549	242	+ 29	27,094,803	3.62	4	2
214	First Magnolia Federal S & L Assn., Hattiesburg, Miss.	518,320,230	378,430,000	257	+ 43	500,535,999	211		24,105,413	4.25	3	2
215	Jersey Shore Savings & Loan Assn., Toms River, N.J.	516,802,000	368,486,871	267	+ 52	473.996,000	225	+ 10	N.A.	N.A.	3	2
216	First Federal Savings & Loan Assn., Honolulu, Hawaii	515,735,400	447,236,458	222	+ 6	465,967,193	231	+ 15	21,256,504	3.45	3	2
217	Caguas Federal Savings & Loan Assn., P.R.	514,360,981	.....	...		428,176,288	248	+ 31	30,578,037	3.81	3	2
218	First Federal Savings & Loan Assn., Fort Myers, Fla.	511,663,697	459,941,395	215		460,517,666	233	+ 15	19,125,270	3.52	3	2
219	Heritage Federal S & L Assn., Daytona Beach, Fla.	507,043,483	464,155,674	213		488,526,166	215		17,945,320	3.15	3	2
220	Alabama Federal Savings & Loan Assn., Tuscaloosa	505,369,574	.....	...		471,641,000	228	+ 8	19,888,551	3.43	3	2
221	Shadow Lawn Savings & Loan Assn., Long Branch, N.J.	504,655,000	444,044,718	225	+ 4	478,896,639	220		N.A.	N.A.	3	2
222	Continental Fed. Savings & Loan Assn., Oklahoma City	501,242,000	467,960,581	209		474,195,043	224	+ 2	N.A.	N.A.	3	2
223	United Postal Savings Assn., Kirkwood, Mo.	498,952,027	474,126,033	205		454,262,505	237	+ 14	31,005,195	3.85	3	2
224	Lyons Savings & Loan Assn., Stickney, Ill.	497,480,000	.....	...		.....	...		N.A.	N.A.	3	2
225	Century Federal Savings & Loan Assn., Pasadena, Calif.	496,160,000	.....	...		.....	...		N.A.	N.A.	3	2
226	Equitable Federal Savings & Loan Assn., Lancaster, Ohio	495,372,000	.....	...		.....	...		N.A.	N.A.	3	2
227	Alamo Savings Assn., San Antonio, Tex.	492,791,000	265,349,789	381	+154	293,133,925	370	+143	N.A.	N.A.	4	2
228	Blue Valley Fed. Savings & Loan Assn., Kansas City, Mo.	492,112,566	318,706,671	323	+ 95	350,960,919	320	+ 92	18,626,245	3.37	3	2
229	Jefferson Fed. Savings & Loan Assn., Birmingham, Ala.	490,617,971	447,335,600	221		453,084,374	238	+ 9	16,768,838	3.09	3	2
230	Westchester Federal S & L Assn., New Rochelle, N.Y.	488,810,499	367,319,338	269	+ 39	417,505,563	255	+ 25	26,373,828	3.92	3	2
231	Gate City Federal Savings & Loan Assn., Fargo, N.D.	485,746,668	480,053,852	199		471,988,044	227		12,745,448	1.96	3	2
232	Bayside Federal Savings & Loan Assn., Queens, New York	483,863,176	353,081,158	284	+ 52	495,067,299	214		17,605,270	3.34	3	2
233	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.	482,931,000	458,334,124	216		450,011,918	239	+ 6	N.A.	N.A.	3	2
234	First Federal Savings & Loan Assn., Indianapolis	481,286,000	386,003,474	251	+ 17	436,541,000	243	+ 9	20,896,000	3.18	3	2
235	Freedom Federal Savings & Loan Assn., Berwyn, Ill.	481,061,898	272,334,000	369	+134	384,264,308	278	+ 43	17,605,683	2.96	3	2
236	Berkeley Fed. Savings & Loan Assn., Millburn, N.J.	480,861,017	368,553,671	266	+ 30	413,886,228	258	+ 22	11,207,701	1.87	3	2
237	Virginia Federal Savings & Loan Assn., Richmond	479,087,605	469,317,236	207		497,000,165	212		14,122,454	2.40	3	2
238	Reliance Fed. Savings & Loan Assn., Garden City, N.Y.	476,174,418	481,741,815	198		481,288,089	217		27,059,277	5.23	3	2
239	Hinsdale Federal Savings & Loan Assn., Ill.	475,762,000	398,855,000	242	+ 3	427,389,000	249	+ 10	N.A.	N.A.	3	2
240	Security Savings & Loan Assn., Tucson, Ariz.	474,853,854	.....	...		371,346,589	298	+ 58	23,670,854	4.58	4	2
241	Joliet Federal Savings & Loan Assn., Ill.	469,096,000	448,859,000	220		459,282,000	235		N.A.	N.A.	3	2
242	Future Federal Savings & Loan Assn., Louisville, Ky.	468,666,151	299,116,000	342	+100	406,781,000	263	+ 21	9,752,484	1.76	3	2
243	First Mutual Savings Association of Florida, Pensacola	462,317,854	392,652,952	247	+ 4	415,909,749	256	+ 13	27,956,196	4.95	4	2
244	Peninsula Federal Savings & Loan Assn., Miami	461,962,175	449,832,104	219		430,566,564	246	+ 2	9,102,582	1.83	3	2
245	Republic Fed. Savings & Loan Assn., Altadena, Calif.	461,939,440	402,078,799	239		422,954,672	252	+ 7	12,660,883	2.46	3	2
246	Olympic Federal Savings & Loan Assn., Berwyn, Ill.	460,408,000	397,286,000	244		420,495,000	253	+ 7	N.A.	N.A.	3	2
247	Anchor Savings Assn., Kansas City, Kan.	458,709,376	391,234,044	248	+ 1	411,069,468	260	+ 13	16,250,757	2.99	4	2
248	Home Savings Assn. of Kansas City, Mo.	455,984,000	360,000,000	276	+ 28	363,373,000	311	+ 63	N.A.	N.A.	3	2
249	Guaranty Savings & Loan Assn., St. Petersburg, Fla.	455,080,061	320,858,945	319	+ 70	380,288,375	286	+ 37	5,966,300	1.10	4	2
250	Homestead Savings, FS&LA, San Francisco	445,470,000	393,593,038	246		415,168,879	257	+ 7	65,128,000	8.60	4	2
251	Capitol Federal Savings & Loan Assn., Lansing, Mich.	445,195,515	417,237,075	235		410,986,982	261	+ 10	15,180,975	3.10	3	2
252	Missouri Savings Assn., Clayton	445,000,000	349,584,000	288	+ 36	383,899,000	279	+ 27	11,054,930	1.87	3	2
253	Midland Fin'l Savings & Loan Assn., Des Moines, Iowa	444,074,425	383,410,160	254	+ 1	426,493,399	250		21,033,730	3.71	3	2
254	Harris Savings Assn., Harrisburg, Pa.	443,267,000	355,689,757	280	+ 26	433,358,334	245		N.A.	N.A.	3	2
255	Mutual Savings & Loan Assn., Bay City, Mich.	441,112,000	411,399,564	237		417,549,390	254		N.A.	N.A.	3	2
256	Franklin First Federal S & L Assn., Wilkes-Barre, Pa.	440,325,494	337,494,498	301	+ 45	399,166,787	269	+ 13	23,617,483	4.71	3	2
257	Guaranty Federal Savings & Loan Assn., Galveston, Tex.	439,542,523	336,960,782	302	+ 45	398,675,428	270	+ 13	10,158,023	1.99	3	2
258	Heart Federal Savings & Loan Assn., Auburn, Calif.	437,641,350	384,748,596	253		367,243,869	305	+ 47	14,653,329	3.16	3	2
259	First Federal Savings & Loan Assn., Kalamazoo, Mich.	437,150,707	320,568,000	321	+ 62	316,299,532	353	+ 94	30,472,873	6.43	3	2
260	State Savings & Loan Assn., Salt Lake City, Utah	436,716,889	428,451,000	230		434,322,141	244		20,594,438	3.29	4	2
261	Southwest Savings & Loan Assn., Los Angeles	435,383,966	411,851,784	236		393,947,642	276	+ 15	18,372,550	3.22	4	2
262	Home Unity Savings & Loan Assn., Plymouth Meeting, Pa.	434,293,000	298,744,000	343	+ 81	361,176,000	312	+ 50	N.A.	N.A.	3	2
263	Statewide Savings & Loan Assn., Jersey City, N.J.	434,220,757	283,086,570	359	+ 96	399,231,835	268	+ 5	18,247,472	3.34	3	2
264	Life Federal Savings & Loan Assn., Norfolk, Va.	434,195,617	306,438,930	337	+ 73	302,530,927	361	+ 97	18,149,816	3.72	3	2
265	Dominion Federal Savings & Loan Assn., McLean, Va.	432,902,000	.....	...		.....	...		N.A.	N.A.	4	2
266	First Federal Savings & Loan Assn., Lakeland, Fla.	432,189,786	251,555,071	392	+126	338,255,956	331	+ 65	13,149,643	2.91	3	2
267	Great Northwest Federal S & L Assn., Bremerton, Wash.	429,256,107	390,317,000	249		397,098,000	271	+ 4	17,311,768	3.42	3	2
268	Lincoln Federal Savings & Loan Assn., Louisville, Ky.	429,041,529	.....	...		406,166,000	264		9,940,086	1.98	3	2
269	Home Owners Federal Savings & Loan Assn., Boston	428,616,000	317,715,000	325	+ 56	381,990,000	283	+ 14	18,003,000	3.54	3	2
270	Sandia Federal Savings & Loan Assn., Albuquerque, N.M.	425,203,000	.....	...		376,079,000	291	+ 21	N.A.	N.A.	4	2
271	First Federal Savings Assn. of Nevada, Reno	424,739,757	374,379,927	261		372,076,446	295	+ 24	20,443,640	4.15	3	2
272	Flushing Fed. Savings & Loan Assn., Queens, New York	423,863,644	363,118,006	272		383,333,832	281	+ 9	8,458,542	1.89	3	2
273	York Federal Savings & Loan Assn., Pa.	420,815,896	355,836,393	279	+ 6	382,240,560	282	+ 9	11,951,781	2.55	4	2
274	Hunter Savings Assn., Cincinnati	420,145,000	420,923,157	232		404,849,000	265		N.A.	N.A.	4	2
275	Prudential Federal S & L Assn., Salt Lake City, Utah	418,178,891	423,564,608	231		408,826,454	262		44,166,894	5.93	4	2
276	St. Petersburg Federal Savings & Loan Assn., Fla.	417,136,077	375,752,160	258		400,328,182	267		11,540,464	2.56	3	2
277	Charleston Federal Savings & Loan Assn., W. Va.	416,214,229	.....	...		333,675,627	337	+ 60	9,373,690	1.91	3	2
278	First Federal Savings & Loan Assn., Charleston, S.C.	415,693,936	374,858,683	259		376,594,189	290	+ 12	12,079,129	2.41	3	2
279	Guaranty Federal Savings & Loan Assn., Birmingham, Ala.	414,302,830	389,783,413	250		383,716,897	280	+ 1	20,218,947	4.23	3	2
280	Security Homestead Assn., New Orleans	413,195,000	354,354,000	282	+ 2	374,085,000	292	+ 12	N.A.	N.A.	3	2
281	Atlantic Permanent Federal S & L Assn., Norfolk, Va.	410,909,160	339,913,517	296	+ 15	381,873,372	284	+ 3	11,082,184	1.73	3	2
282	Redlands Federal Savings & Loan Assn., Calif.	409,699,000	334,446,000	306	+ 24	337,125,000	335	+ 53	N.A.	N.A.	3	2
283	Anaheim Savings & Loan Assn., Calif.	409,362,801	293,601,125	350	+ 67	327,791,828	345	+ 62	21,077,553	4.19	4	2
284	Richardson Savings & Loan Assn., Tex.	409,035,000	.....	...		369,932,000	301	+ 17	N.A.	N.A.	4	2
285	First Federal Savings & Loan Assn., Austin, Tex.	405,876,018	307,212,303	335	+ 50	359,112,609	314	+ 29	15,009,217	3.25	3	2
286	Commerce Savings Assn., Angleton, Tex.	405,237,000	.....	...		.....	...		N.A.	N.A.	4	2
287	Inter-Boro Savings & Loan Assn., Cherry Hill, N.J.	404,492,883	339,753,000	297	+ 10	349,355,777	323	+ 36	16,686,432	3.74	3	2
288	Community Federal S & L Assn., Riviera Beach, Fla.	403,735,869	344,890,510	291	+ 3	347,899,025	325	+ 37	13,983,753	3.13	3	2
289	Mid-State Federal Savings & Loan Assn., Ocala, Fla.	402,909,911	362,724,238	273		371,517,000	297	+ 8	31,443,109	6.41	4	2
290	Heritage Savings & Loan Assn, Richmond	402,388,000	.....	...		349,204,000	324	+ 34	N.A.	N.A.	3	2
291	First Federal Savings & Loan Assn., San Antonio, Tex.	399,349,543	318,825,000	322	+ 31	376,639,105	289		19,029,713	3.76	3	2
292	Clyde Federal S & L Assn., North Riverside, Ill.	398,481,646	336,457,001	303	+ 11	373,398,689	293	+ 1	3,904,300	0.93	3	2
293	Northwestern Savings & Loan Assn., Chicago	397,115,000	341,702,000	295	+ 2	366,691,000	306	+ 13	N.A.	N.A.	3	2
294	Eastman Savings & Loan Assn., Rochester, N.Y.	397,107,407	339,706,717	298	+ 4	331,948,073	339	+ 45	41,596,228	8.53	3	4
295	Olney Savings Assn., Tex.	395,603,086	.....	...		371,818,813	296	+ 1	9,584,609	1.90	3	2
296	Valley Federal Savings & Loan Assn., McAllen, Tex.	394,535,000	295,100,000	349	+ 53	326,425,000	346	+ 50	N.A.	N.A.	3	2
297	Home Federal Savings & Loan Assn., Johnson City, Tenn.	392,397,704	345,416,055	290		360,986,604	313	+ 16	25,661,524	5.78	3	2
298	Capital-Union Savings, FA, Baton Rouge, La.	391,570,300	.....	...		380,117,023	287		18,982,755	3.97	3	2
299	Interstate Fed. Savings & Loan Assn., Washington, D.C.	389,962,283	366,856,802	270		376,947,655	288		23,958,800	5.02	3	2
300	First Fed. Savings & Loan Assn., Fort Smith, Ark.	387,699,944	308,900,749	331	+ 31	368,160,000	303	+ 3	17,237,189	3.56	3	2

(b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised data. (d)—Revised. (e)—Charter Types: 3-Mutual S&L, 4-Stock S&L. (f)—Insurance Types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, 4 Noninsured. N.A.—Not Available.

Geographic Breakdown of Top 300 Savings & Loan Assns. Including a Breakdown of Selected Deposit Accounts

Rank 6/30/83		Total Deposits 6/30/83	SELECTED BREAKDOWN OF DEPOSITS ON 6/30/83 Demand Deposits	NOW Accounts	Money Market Deposit Accounts	Super NOW Accounts	IRA's Accounts
	ALABAMA						
103	First Southern Fed. Savings & Loan Assn., Mobile	1,002,517,265	0	39,186,000	80,478,000	0	41,605,824
181	City Federal Savings & Loan Assn., Birmingham	601,968,718	0	13,949,610	34,328,158	223,183	33,733,509
220	Alabama Federal Savings & Loan Assn., Tuscaloosa	505,369,574	0	10,215,816	40,512,057	188,825	15,948,482
229	Jefferson Fed. Savings & Loan Assn., Birmingham	490,617,971	0	9,826,182	39,081,374	269,592	26,382,004
[illegible]	Guaranty Federal Savings & Loan Assn., Birmingham	414,302,830	0	8,808,505	40,245,389	217,859	8,868,091
	ARIZONA						
36	Western Savings & Loan Assn., Phoenix	2,037,741,771	N.A.	N.A.	N.A.	N.A.	N.A.
41	First Federal Savings & Loan Assn., Phoenix	1,910,468,000	N.A.	N.A.	N.A.	N.A.	N.A.
108	Southwest Savings & Loan Assn., Phoenix	965,202,000	N.A.	N.A.	N.A.	N.A.	N.A.
156	Pima Savings & Loan Assn., Tucson	642,703,856	0	11,687,831	211,942,205	2,629,567	14,541,187
167	Home Federal Savings & Loan Assn., Tucson	641,073,879	12,132,627	1,950,006	145,328,938	22,404,696	27,075,677
240	Security Savings & Loan Assn., Tucson	474,853,854	0	8,492,871	71,474,368	4,161,114	8,706,114
	ARKANSAS						
82	First Federal Savings & Loan Assn., Little Rock	1,164,284,962	0	22,851,000	217,228,401	526,958	N.A.
136	First South Federal Savings & Loan Assn., Pine Bluff	776,507,665	0	8,606,177	121,729,200	16,858,014	21,462,585
161	Savers Fed. Savings & Loan Assn., Little Rock	680,622,984	0	12,204,719	116,446,906	968,717	22,441,811
300	First Fed. Savings & Loan Assn., Fort Smith	387,699,944	N.A.	N.A.	N.A.	N.A.	N.A.
	CALIFORNIA						
1	Home Savings of America, FS&LA, Los Angeles	13,763,689,000	223,100,000	0	3,980,305,000	71,272,000	119,100,000
2	Great Western Savings, FS&LA, Beverly Hills	12,264,475,000	481,339,000	102,798,000	2,702,895,000	307,636,000	449,991,000
3	California Fed. Savings & Loan Assn., Los Angeles	9,744,279,579	0	162,013,806	2,348,506,267	56,229,237	N.A.
4	State Savings & Loan Assn., Stockton	8,451,509,165	56,719,400	4,581,293	168,172,423	0	9,009,623
5	Glendale Federal Savings & Loan Assn	7,196,855,000	0	129,544,000	1,884,990,000	93,421,000	0
6	American Savings, FS&LA, Beverly Hills	6,882,215,000	N.A.	N.A.	N.A.	N.A.	N.A.
7	World Savings, FS&LA, Oakland	5,568,276,537	0	132,315,138	2,036,493,339	84,217,615	251,128,895
8	First Nationwide Savings, FS&LA, San Francisco	5,200,000,000	0	80,000,000	1,345,000,000	118,000,000	208,000,000
10	Home Fed. Savings & Loan Assn. of San Diego	4,743,654,702	0	101,005,733	1,184,211,001	23,584,715	178,116,093
13	Coast Federal Savings of America, FS&LA, Los Angeles	3,836,410,374	0	52,889,000	951,765,000	77,745,000	N.A.
15	Imperial Savings, FS&LA, San Francisco	3,476,860,399	0	60,905,854	762,881,096	16,642,546	117,844,718
18	Allstate Savings & Loan Assn., Los Angeles	3,259,042,262	0	58,469,037	625,345,740	98,128,770	129,629,853
19	Gibraltar Savings, FS&LA, Beverly Hills	3,258,182,232	3,385,422	39,271,587	1,036,161,115	93,565,328	127,673,608
28	United Savings & Loan Assn., Culver City	2,511,904,000	N.A.	N.A.	N.A.	N.A.	N.A.
32	Citicorp Savings, FS&LA, San Francisco	2,248,291,000	N.A.	N.A.	N.A.	N.A.	N.A.
48	Valley Federal S & L Assn., Van Nuys	1,625,927,000	N.A.	27,403,000	N.A.	N.A.	N.A.
49	Central Savings & Loan Assn., San Diego	1,621,642,000	N.A.	N.A.	N.A.	N.A.	N.A.
51	Santa Barbara Savings & Loan Assn	1,600,495,000	N.A.	N.A.	N.A.	N.A.	N.A.
59	Fidelity Federal S & L Assn., Glendale	1,425,964,199	0	18,384,467	498,073,897	69,496,215	83,722,587
60	Downey Savings & Loan Assn., Costa Mesa	1,417,196,000	0	32,680,371	552,950,703	30,856,797	54,546,778
62	Guarantee Savings, FS&LA, Fresno	1,383,750,924	0	28,773,091	238,984,290	2,072,132	74,330,431
78	Columbia Savings & Loan Assn., Beverly Hills	1,187,107,000	N.A.	N.A.	N.A.	N.A.	N.A.
79	Eureka Federal Savings & Loan Assn., San Francisco	1,179,270,187	3,964,058	27,255,000	164,471,598	288,211,212	22,759,867
85	Mercury Savings, FS&LA, Huntington Beach	1,150,125,000	5,250,000	23,458,000	338,418,000	72,707,000	40,116,000
88	San Francisco Federal Savings & Loan Assn	1,142,199,389	0	15,117,539	306,282,634	6,349,954	30,551,200
94	Pacific Fed. Savings & Loan Assn., Costa Mesa	1,080,809,435	0	20,535,389	248,536,275	3,787,554	19,236,046
99	Bay View Fed. Savings & Loan Assn., San Mateo	1,029,610,000	N.A.	N.A.	N.A.	N.A.	N.A.
104	Beverly Hills Savings & Loan Assn	989,190,428	N.A.	N.A.	N.A.	N.A.	N.A.
115	Far West Savings & Loan Assn., Newport Beach	914,568,000	N.A.	N.A.	N.A.	N.A.	N.A.
118	Southern California Savings & Loan Assn, Beverly Hills	864,321,000	N.A.	N.A.	N.A.	N.A.	N.A.
126	Sacramento Savings & Loan Assn	817,956,250	0	25,415,550	192,419,712	45,852,466	32,826,870
135	Pomona First Fed. Savings & Loan Assn	779,263,758	N.A.	N.A.	N.A.	N.A.	N.A.
148	Lincoln Savings & Loan Assn., Monterey Park	727,204,979	0	3,390,712	196,002,366	14,676,489	19,230,559
171	Western Fed. Savings & Loan Assn., Los Angeles	634,540,000	N.A.	N.A.	N.A.	N.A.	N.A.
182	Bell Savings & Loan Assn., San Mateo	600,497,000	N.A.	N.A.	N.A.	N.A.	N.A.
196	Union Fed. Savings & Loan Assn., Los Angeles	558,421,844	139,425,146	5,686,189	115,786,826	17,952,131	27,293,629
225	Century Federal Savings & Loan Assn., Pasadena	496,160,000	N.A.	N.A.	N.A.	N.A.	N.A.
245	Republic Fed. Savings & Loan Assn., Altadena	461,939,440	0	3,740,386	145,047,062	10,972,654	24,615,040
250	Homestead Savings, FS&LA, San Francisco	445,470,000	N.A.	N.A.	N.A.	N.A.	N.A.
258	Heart Federal Savings & Loan Assn., Auburn	437,641,350	0	12,668,381	8,386,060	15,866,157	9,657,747
261	Southwest Savings & Loan Assn., Los Angeles	435,383,966	N.A.	N.A.	N.A.	N.A.	N.A.
282	Redlands Federal Savings & Loan Assn	409,699,000	N.A.	N.A.	N.A.	N.A.	N.A.
283	Anaheim Savings & Loan Assn	409,362,801	0	6,172,363	124,931,445	3,302,150	383,000
	COLORADO						
54	Western Federal Savings & Loan Assn., Denver	1,544,818,861	0	31,458,982	389,599,418	71,163,653	7,560,419
73	Columbia Savings, FS&LA, Denver	1,218,243,028	0	23,985,651	231,376,027	0	33,289,983
81	Empire Savings Building & Loan Assn., Denver	1,171,193,457	0	26,494,462	174,735,794	37,564,712	27,171,686
138	Midland Federal Savings & Loan Assn., Denver	773,239,000	0	14,370,000	134,536,000	1,611,000	27,812,000
202	Capitol Federal Savings & Loan Assn., Denver	551,233,244	N.A.	N.A.	126,485,020	3,762,488	26,589,909
	CONNECTICUT						
24	Northeast Savings, FA, Hartford	2,783,148,879	N.A.	N.A.	N.A.	N.A.	N.A.
146	First Federal Savings & Loan Assn., New Haven	734,407,652	0	22,929,806	171,340,478	600,671	23,332,165
	DISTRICT OF COLUMBIA						
143	Columbia First Federal S & L Assn., Washington, D.C.	763,809,527	N.A.	N.A.	N.A.	N.A.	N.A.
210	Washington Federal S & L Assn., Washington, D.C.	528,735,587	N.A.	8,319,997	36,649,802	11,759,584	3
299	Interstate Fed. Savings & Loan Assn., Washington, D.C.	389,962,283	0	1,101,323	61,650,869	4,332,050	18,931,545
	FLORIDA						
21	AmeriFirst Federal Savings & Loan Assn., Miami	3,090,556,053	0	35,562,000	416,030,033	159,834,786	117,696,693
29	Florida Federal Savings & Loan Assn., St. Petersburg	2,458,006,965	0	71,544,719	277,421,509	39,024,854	76,961,217
31	American Savings & Loan Assn. of Florida, Miami	2,298,551,908	0	63,444,392	425,693,819	11,816,304	30,129,409
33	Coral Gables Federal Savings & Loan Assn	2,119,115,437	0	15,818,077	439,723,014	63,736,097	0
38	Dade Savings & Loan Assn., Miami	1,949,520,000	N.A.	N.A.	N.A.	N.A.	N.A.
47	Empire of America FSA, De Land	1,641,227,000	0	N.A.	N.A.	N.A.	N.A.
56	Pioneer Federal Savings & Loan Assn., Clearwater	1,487,078,824	125,142	18,376,993	306,655,027	19,272,250	46,568,790
58	New Biscayne Federal Savings & Loan Assn., Miami	1,470,601,000	N.A.	N.A.	N.A.	N.A.	N.A.
66	Atlantic Federal S & L Assn., Fort Lauderdale	1,335,192,412	0	36,531,328	380,549,593	0	47,576,562
67	Freedom Savings & Loan Assn., Tampa	1,326,692,304	N.A.	N.A.	N.A.	N.A.	N.A.
71	Fortune Federal Savings & Loan Assn., Clearwater	1,247,115,957	N.A.	N.A.	N.A.	N.A.	N.A.
76	Chase Federal Savings & Loan Assn., Miami	1,209,781,144	0	15,406,608	249,968,186	440,513	17,852,343
83	United First Fed. Savings & Loan Assn., Sarasota	1,155,218,600	0	28,781,100	145,147,900	63,461,800	29,105,300
84	Home Federal Savings & Loan Assn., St. Petersburg	1,153,153,707	422,364	26,792,280	200,912,742	6,060,302	789,541
90	Financial Fed. Savings & Loan Assn., Miami Beach	1,131,576,712	0	23,081,000	190,234,000	2,000,000	18,003,000
96	Hollywood Federal Savings & Loan Assn	1,056,957,254	0	33,867,932	152,990,559	16,653,794	42,409,300
97	Citizens Federal Savings & Loan Assn., Miami	1,051,059,376	0	4,296,818	211,901,714	27,512,370	2,261,837
102	Security First Fed. S & L Assn., Daytona Beach	1,007,096,430	N.A.	34,833,175	164,275,746	2,248,534	31,349,993
111	Coast Federal Savings & Loan Assn., Sarasota	957,284,151	N.A.	N.A.	N.A.	N.A.	N.A.
120	Flagler Federal Savings & Loan Assn., Miami	837,521,669	N.A.	N.A.	N.A.	N.A.	N.A.
122	First Federal Savings & Loan Assn., Jacksonville	833,635,477	0	12,898,102	196,890,978	123,570	19,288,777
123	The First, F.A., Orlando	820,409,495	304,126	25,393,992	177,644,115	2,936,737	39,197,942
124	First City Federal S & L Assn., Bradenton	819,948,000	N.A.	N.A.	N.A.	N.A.	N.A.
153	Naples Federal Savings & Loan Assn	699,012,000	1,326,000	19,718,000	157,830,000	22,733,000	25,582,000
176	Palmetto Federal Savings & Loan Assn	610,240,000	N.A.	N.A.	N.A.	N.A.	N.A.
185	First Federal Savings & Loan Assn., Lake Worth	596,747,486	N.A.	N.A.	N.A.	N.A.	N.A.
190	Home Federal Savings & Loan Assn., Palm Beach	581,529,000	N.A.	N.A.	N.A.	N.A.	N.A.
192	Home Federal Savings Association of Florida, Hollywood	570,192,000	N.A.	N.A.	N.A.	N.A.	N.A.
194	First Federal S & L Assn., West Palm Beach	562,945,799	0	5,064,059	104,155,734	23,399,993	13,432,932
201	First Fed. Savings & Loan Assn., Tarpon Springs	552,540,578	N.A.	N.A.	151,612,695	32,552,392	7,452,517
211	Harbor Federal Savings & Loan Assn., Fort Pierce	523,783,286	N.A.	N.A.	N.A.	N.A.	N.A.
218	First Federal Savings & Loan Assn., Fort Myers	511,663,697	0	8,235,624	113,963,461	8,489,613	11,053,753

Geographic Breakdown of Top 300 Savings & Loan Assns. Including a Breakdown of Selected Deposit Accounts

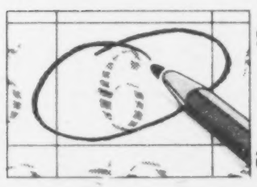
Rank 6/30/83		Total Deposits 6/30/83	SELECTED BREAKDOWN OF DEPOSITS ON 6/30/83 Demand Deposits	NOW Accounts	Money Market Deposit Accounts	Super NOW Accounts	IRA's Accounts
219	Heritage Federal S & L Assn., Daytona Beach	507,043,483	0	12,145,823	117,017,371	491,189	12,169,749
233	Duval Fed. Savings & Loan Assn., Jacksonville	482,931,000	N.A.	N.A.	N.A.	N.A.	N.A.
243	First Mutual Savings Association of Florida, Pensacola	462,317,854	0	14,739,869	99,446,090	0	14,604,413
244	Peninsula Federal Savings & Loan Assn., Miami	461,962,175	0	4,878,800	100,339,606	12,352,809	8,964,080
249	Guaranty Savings & Loan Assn., St. Petersburg	455,080,061	0	11,589,000	0	12,020,000	6,793,000
266	First Federal Savings & Loan Assn., Lakeland	432,189,786	0	7,191,644	48,701,444	376,634	10,416,529
276	St. Petersburg Federal Savings & Loan Assn	417,136,077	235,493	11,585,643	96,594,185	520,517	674,673
288	Community Federal S & L Assn., Riviera Beach	403,735,869	0	14,527,029	136,947,320	0	0
289	Mid-State Federal Savings & Loan Assn., Ocala	402,909,911	N.A.	N.A.	N.A.	N.A.	N.A.
	GEORGIA						
37	Georgia Federal Savings & Loan Assn., Atlanta	1,985,498,388	0	67,662,995	218,778,185	3,313,250	92,123,689
44	Fulton Federal Savings & Loan Assn., Atlanta	1,658,791,524	0	39,052,886	225,935,980	0	36,981,496
64	Decatur Federal Savings & Loan Assn	1,369,004,785	0	33,572,362	208,488,802	1,708,180	88,183,732
159	Great Southern Federal S & L Assn., Savannah	686,619,931	N.A.	N.A.	N.A.	N.A.	N.A.
	HAWAII						
86	Honolulu Federal Savings & Loan Assn	1,148,985,549	0	36,761,659	194,248,577	21,906,512	63,289,945
216	First Federal Savings & Loan Assn., Honolulu	515,735,400	15,450,475	178,479,652	154,835,192	8,193,985	14,009,495
	ILLINOIS						
9	Talman Home Federal Savings & Loan Assn., Chicago	5,108,984,907	0	177,539,952	774,471,295	2,916,256	114,271,877
20	First Federal Savings & Loan Assn., Chicago	3,230,302,684	0	42,433,610	379,429,978	0	33,878,853
46	St. Paul Federal Savings & Loan Assn., Chicago	1,649,249,371	0	30,041,832	290,902,662	16,851,903	89,531,152
55	Bell Federal Savings & Loan Assn., Chicago	1,529,061,495	0	4,157,937	327,035,783	18,128,221	69,583,757
92	Bloomington Federal Savings & Loan Assn	1,094,870,984	N.A.	N.A.	N.A.	N.AW	N.A.
105	American Savings Assn., Springfield	983,044,000	N.A.	N.A.	N.A.	N.A.	N.A.
107	Pathway Financial, FA, Chicago	966,153,293	4,000,000	21,168,339	175,070,497	639,921	36,500,000
129	Cragin Federal Savings & Loan Assn., Chicago	809,925,065	N.A.	N.A.	N.A.	N.A.	N.A.
140	First Federal Savings & Loan Assn., Wilmette	768,060,000	N.A.	N.A.	N.A.	N.A.	N.A.
151	Great American Federal S & L Assn., Oak Park	714,118,861	0	20,912,919	169,510,310	312,412	23,607,773
172	Mid America Federal Savings & Loan Assn., Cicero	619,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
191	Standard Federal Savings & Loan Assn., Chicago	571,145,388	N.A.	N.A.	N.A.	N.A.	N.A.
198	Skokie Federal Savings & Loan Assn	555,491,009	163,274,690	8,845,826	76,347,958	2,263,949	N.A.
199	Uptown Federal Savings & Loan Assn., Chicago	554,419,000	N.A.	N.A.	N.A.	N.A.	N.A.
209	Land of Lincoln Savings & Loan Assn., Berwyn	538,863,000	N.A.	N.A.	N.A.	N.A.	N.A.
212	United Savings of America, FS&LA, Chicago	522,599,307	2,684,764	25,094,473	72,278,460	N.A.	N.A.
224	Lyons Savings & Loan Assn., Stickney	497,480,000	N.A.	N.A.	N.A.	N.A.	N.A.
235	Freedom Federal Savings & Loan Assn., Berwyn	481,061,898	0	14,604,151	148,606,443	1,488,164	19,300,000
239	Hinsdale Federal Savings & Loan Assn	475,762,000	N.A.	N.A.	N.A.	N.A.	N.A.
241	Joliet Federal Savings & Loan Assn	469,096,000	N.A.	N.A.	N.A.	N.A.	N.A.
246	Olympic Federal Savings & Loan Assn., Berwyn	460,408,000	N.A.	N.A.	N.A.	N.A.	N.A.
292	Clyde Federal S & L Assn., North Riverside	398,481,646	0	3,280,075	71,303,885	0	17,786,365
293	Northwestern Savings & Loan Assn., Chicago	397,115,000	N.A.	N.A.	N.A.	N.A.	N.A.
	INDIANA						
234	First Federal Savings & Loan Assn., Indianapolis	481,286,000	15,158,000	8,677,000	72,782,000	6,481,000	29,650,000
	IOWA						
132	American Fed. S & L Assn of Central Iowa, Des Moines	805,830,061	15,884,641	0	173,353,337	630,260	39,175,361
253	Midland Fin'l Savings & Loan Assn., Des Moines	444,074,425	0	10,066,817	97,441,668	703,036	14,304,880
	KANSAS						
50	Capitol Federal Savings & Loan Assn., Topeka	1,604,528,082	0	36,391,395	313,589,122	39,976,812	20,126,143
188	Mid Kansas Federal Savings & Loan Assn., Wichita	585,394,000	N.A.	N.A.	N.A.	N.A.	N.A.
247	Anchor Savings Assn., Kansas City	458,709,376	0	3,564,305	77,126,352	9,463,794	22,120,306
	KENTUCKY						
149	Great Financial Federal S & L Assn., Louisville	721,354,749	0	8,925,583	124,765,723	269,741	16,015,595
150	Cumberland Federal Savings & Loan Assn., Louisville	719,622,188	0	9,672,000	98,778,000	7,269,000	27,981,213
242	Future Federal Savings & Loan Assn., Louisville	468,666,151	0	15,201,650	122,420,594	N.A.	N.A.
268	Lincoln Federal Savings & Loan Assn., Louisville	429,041,529	0	5,383,093	47,532,437	2,063,221	11,538,436
	LOUISIANA						
168	Pelican Homestead & Savings Assn., Metairie	637,719,000	N.A.	N.A.	N.A.	N.A.	N.A.
187	Dixie Federal Savings & Loan Assn., New Orleans	587,834,612	0	0	119,483,962	3,198,124	8,789,894
280	Security Homestead Assn., New Orleans	413,195,000	N.A.	N.A.	N.A.	N.A.	N.A.
298	Capital-Union Savings, FA, Baton Rouge	391,570,300	N.A.	N.A.	N.A.	N.A.	N.A.
	MARYLAND						
91	Baltimore Federal Savings & Loan Assn	1,097,997,415	0	28,771,802	196,853,815	8,138,544	71,132,123
101	Loyola Federal Savings & Loan Assn., Baltimore	1,010,757,867	0	8,412,976	162,350,670	0	18,539,641
169	Standard Federal Savings & Loan Assn., Gaithersburg	635,260,797	0	26,531,003	297,378,030	327,118	14,638,347
	MASSACHUSETTS						
269	Home Owners Federal Savings & Loan Assn., Boston	428,616,000	9,669,000	13,306,000	126,453,000	2,540,000	11,147,000
	MICHIGAN						
12	First Federal of Michigan, Detroit	4,005,614,353	0	66,626,698	414,014,633	14,115,899	135,020,348
17	Standard Federal Savings & Loan Assn., Troy	3,342,154,506	0	47,459,917	606,963,708	10,084,313	119,214,912
63	Great Lakes Federal S & L Assn., Ann Arbor	1,370,536,987	0	10,817,135	195,315,202	23,711,558	41,559,943
125	Detroit & Northern Savings & Loan Assn., Hancock	818,160,000	0	9,358,000	111,646,000	3,000	1,396,000
251	Capitol Federal Savings & Loan Assn., Lansing	445,195,515	43,636	7,931,895	72,221,849	437,568	11,719,852
255	Mutual Savings & Loan Assn., Bay City	441,112,000	N.A.	N.A.	N.A.	N.A.	N.A.
259	First Federal Savings & Loan Assn., Kalamazoo	437,150,707	0	8,457,774	52,648,248	1,330,358	13,349,321
	MINNESOTA						
26	Twin City Federal Savings & Loan Assn., Minneapolis	2,665,641,000	N.A.	N.A.	N.A.	N.A.	N.A.
65	Midwest Federal Savings & Loan Assn., Minneapolis	1,361,157,221	0	10,358,446	91,947,184	516,503	72,065,261
74	First Federal Savings & Loan Assn., Minneapolis	1,213,101,239	0	23,082,192	144,501,352	4,794,862	38,749,346
95	Minnesota Federal Savings & Loan Assn., St. Paul	1,061,384,420	0	26,054,486	127,368,778	19,631,750	38,344,236
	MISSISSIPPI						
165	Unifirst Federal Savings & Loan Assn., Jackson	647,943,000	0	15,139,000	93,845,000	6,155,000	26,369,000
214	First Magnolia Federal S & L Assn., Hattiesburg	518,320,230	0	18,661,218	53,490,698	7,125,910	4,947,696
	MISSOURI						
22	Community Federal Savings & Loan Assn., St. Louis	2,835,412,903	0	54,372,055	288,660,302	6,660,582	150,501,306
30	Farm & Home Savings Assn., Nevada	2,322,191,470	0	42,366,316	390,792,767	9,519,244	66,362.513
121	Roosevelt Federal Savings & Loan Assn., St. Louis	834,195,544	0	19,533,590	86,088,118	0	31,470,805
142	St. Louis Federal Savings & Loan Assn	764,710,314	N.A.	N.A.	N.A.	N.A.	N.A.
223	United Postal Savings Assn., Kirkwood	498,952,027	0	12,688,100	29,340,304	0	21,011,477
228	Blue Valley Fed. Savings & Loan Assn., Kansas City	492,112,566	0	6,964,421	80,438,584	1,039,084	19,375,913
248	Home Savings Assn. of Kansas City	455,984,000	N.A.	N.A.	N.A.	N.A.	N.A.
252	Missouri Savings Assn., Clayton	445,000,000	0	5,179,840	92,104,639	40,728	30,253,689
	NEBRASKA						
70	Commercial Federal Savings & Loan Assn., Omaha	1,294,158,000	N.A.	N.A.	N.A.	N.A.	N.A.
116	First Federal Savings & Loan Assn., Lincoln	893,369,962	0	0	176,840,413	30,785,192	26,108,688
131	American Charter Federal S & L Assn., Lincoln	808,332,840	N.A.	1,224,580	92,789,006	N.A.	29,788,724
	NEVADA						
144	Nevada Savings & Loan Assn., Las Vegas	737,391,000	N.A.	9,324,000	239,149,000	21,373,000	26,795,000
193	First Western Savings Assn., Las Vegas	566,203,000	N.A.	N.A.	N.A.	N.A.	N.A.
271	First Federal Savings Assn. of Nevada, Reno	424,739,757	0	6,599,602	4,773,109	124,774,836	20,053,770
	NEW JERSEY						
11	City Federal Savings & Loan Assn., Elizabeth	4,572,022,000	729,000	241,257,000	799,486,000	56,422,000	208,368,000
16	Carteret Savings & Loan Assn., FA, Newark	3,459,787,000	0	50,043,000	582,666,000	80,033,000	N.A.
43	Suburban Savings & Loan Assn., Wayne	1,743,037,000	N.A.	N.A.	N.A.	N.A.	N.A.

Geographic Breakdown of Top 300 Savings & Loan Assns. Including a Breakdown of Selected Deposit Accounts

Rank 6/30/83		SELECTED BREAKDOWN OF DEPOSITS ON 6/30/83					
		Total Deposits 6/30/83	Demand Deposits	NOW Accounts	Money Market Deposit Accounts	Super NOW Accounts	IRA's Accounts
114	Lincoln Federal Savings & Loan Assn., Westfield	915,167,000	0	16,677,000	199,667,000	850,000	53,761,000
141	Columbia Savings & Loan Assn., Fair Lawn	767,031,899	0	4,253,357	150,979,574	18,950,737	56,352,521
174	Investors Savings & Loan Assn., Millburn	615,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
177	Collective Federal S & L Assn., Egg Harbor City	605,386,273	N.A.	N.A.	N.A.	N.A.	N.A.
204	Queen City Savings & Loan Assn., Plainfield	547,081,000	N.A.	N.A.	N.A.	N.A.	N.A.
206	Crestmont Federal Savings & Loan Assn., Maplewood	542,657,053	0	11,290,574	89,834,668	21,546,786	24,512,409
207	Security Savings & Loan Assn., Vineland	542,116,767	2,898,297	16,085,239	101,577,191	5,760,279	33,314,567
215	Jersey Shore Savings & Loan Assn., Toms River	516,802,000	N.A.	N.A.	N.A.	N.A.	N.A.
221	Shadow Lawn Savings & Loan Assn., Long Branch	504,655,000	N.A.	N.A.	N.A.	N.A.	N.A.
236	Berkeley Fed. Savings & Loan Assn., Millburn	480,861,017	0	14,067,287	61,014,301	49,748,829	6,748,770
263	Statewide Savings & Loan Assn., Jersey City	434,220,757	0	5,288,270	71,371,793	510,730	8,429,721
287	Inter-Boro Savings & Loan Assn., Cherry Hill	404,492,883	0	3,179,100	61,257,668	3,073,445	65,691,228
	NEW MEXICO						
152	Albuquerque Federal Savings & Loan Assn	704,235,088	0	24,742,283	140,185,329	3,481,853	7,386,528
270	Sandia Federal Savings & Loan Assn., Albuquerque	425,203,000	N.A.	N.A.	N.A.	N.A.	N.A.
	NEW YORK						
14	Goldome Bank for Savings, Buffalo	7,853,640,000	N.A.	N.A.	N.A.	N.A.	N.A.
25	First Federal Savings & Loan Assn., Rochester	2,693,893,777	43,910,441	42,739,005	631,374,995	1,171,436	98,409,084
39	Suffolk County Federal S & L Assn., Centereach	1,944,629,125	1,557,832	31,366,596	545,085,019	962,160	91,210,585
57	Astoria Fed. Savings & Loan Assn., Queens, New York	1,484,166,369	0	5,273,594	252,080,929	14,243,111	67,872,581
110	Columbia Banking Federal S & L Assn. Rochester	958,095,557	N.A.	N.A.	N.A.	N.A.	N.A.
145	Century FS & LA of Long Island, Cedarhurst	736,504,353	N.A.	N.A.	N.A.	N.A.	N.A.
156	Columbia Savings, FS&LA, Queens, New York	696,581,557	N.A.	N.A.	N.A.	N.A.	N.A.
189	Suburbia Fed. Savings & Loan Assn., Garden City	581,780,266	0	18,313,062	170,410,444	365,594	N.A.
203	Washington Federal Savings & Loan Assn., New York	548,349,000	N.A.	N.A.	N.A.	N.A.	N.A.
230	Westchester Federal S & L Assn., New Rochelle	488,810,499	1,704,109	13,347,411	146,682,240	1,006,001	14,456,349
232	Bayside Federal Savings & Loan Assn., Queens, New York	483,863,176	0	13,536,397	63,261,719	0	9,272,597
238	Reliance Fed. Savings & Loan Assn., Garden City	476,174,418	0	9,449,201	113,854,344	0	1,920,789
272	Flushing Fed. Savings & Loan Assn., Queens, New York	423,863,644	0	5,520,778	122,797,390	0	11,822,234
294	Eastman Savings & Loan Assn., Rochester	397,107,407	17,883,729	821,034	90,096,343	0	39,283,000
	NORTH CAROLINA						
164	First American Federal Savings & Loan Assn., Asheboro	652,633,105	0	12,145,124	106,562,830	3,288,613	36,751,496
197	First Home Federal Savings & Loan Assn., Greensboro	558,163,143	0	14,002,192	148,812,630	336,432	15,212,045
	NORTH DAKOTA						
127	Metropolitan Federal Savings & Loan Assn., Fargo	813,299,298	0	13,654,395	92,165,062	7,367,656	23,871,995
231	Gate City Federal Savings & Loan Assn., Fargo	485,746,688	0	5,958,121	48,798,864	351,548	12,505,016
	OHIO						
53	Broadview Savings & Loan Co., Cleveland	1,565,353,582	0	45,306,262	229,736,087	2,789,110	74,237,530
68	Ohio Savings Assn., Cleveland	1,319,470,414	N.A.	39,990,149	288,898,188	1,497,124	61,601,179
72	Gem Savings Assn., Dayton	1,241,052,435	0	12,784,308	165,247,476	2,540,652	44,096,406
77	Citizens Federal Savings & Loan Assn., Dayton	1,196,334,730	0	11,070,599	196,318,437	27,023,628	48,309,727
93	Cardinal Federal Savings & Loan Assn., Cleveland	1,090,453,000	N.A.	N.A.	N.A.	N.A.	N.A.
109	Third Federal Savings & Loan Assn., Cleveland	961,210,201	N.A.	N.A.	N.A.	N.A.	N.A.
113	Mid-America Federal Savings & Loan Assn., Columbus	916,603,011	N.A.	N.A.	N.A.	N.A.	N.A.
119	First Federal Savings & Loan Assn., Toledo	853,462,293	0	9,027,172	236,501,183	0	54,962,736
128	Buckeye Federal Savings & Loan Assn., Columbus	813,051,189	0	32,323,242	107,920,424	0	18,153,764
130	Continental Federal Savings & Loan Assn., Cleveland	808,947,000	N.A.	N.A.	N.A.	N.A.	N.A.
133	Diamond Savings & Loan Co., Findlay	803,429,143	0	56,740,462	134,686,937	0	52,584,114
134	Eagle Savings Assn., Cincinnati	794,806,141	0	19,080,387	103,675,337	1,498,332	12,492,127
154	Citizens Savings Bank, Canton	698,380,384	0	7,837,166	66,043,264	2,430,294	N.A.
173	Home Savings & Loan Co., Youngstown	615,334,890	0	4,514,474	85,894,995	2,736,255	N.A.
178	First Federal Savings & Loan Assn., Canton	604,707,061	0	8,678,422	92,203,699	1,843,497	30,953,928
208	United Home Federal Savings & Loan Assn., Toledo	539,114,913	0	4,314,350	95,649,661	626,176	6,100,223
226	Equitable Federal Savings & Loan Assn., Lancaster	495,372,000	N.A.	N.A.	N.A.	N.A.	N.A.
274	Hunter Savings Assn., Cincinnati	420,145,000	N.A.	N.A.	N.A.	N.A.	N.A.
	OKLAHOMA						
98	Sooner Federal Savings & Loan Assn., Tulsa	1,040,118,000	N.A.	N.A.	N.A.	N.A.	N.A.
195	Local Federal Savings & Loan Assn., Oklahoma City	560,785,000	N.A.	N.A.	N.A.	N.A.	N.A.
200	Frontier Fed. Savings & Loan Assn., Ponca City	553,021,000	N.A.	N.A.	N.A.	N.A.	N.A.
222	Continental Fed. Savings & Loan Assn., Oklahoma City	501,242,000	N.A.	N.A.	N.A.	N.A.	N.A.
	OREGON						
34	Benjamin Franklin Federal S & L Assn., Portland	2,107,104,195	0	54,596,975	339,581,084	18,779,849	147,838,843
	PENNSYLVANIA						
40	Atlantic Financial Federal, Philadelphia	1,913,474,000	15,000	28,802,000	395,194,000	2,430,000	47,008,049
75	Horizon Financial, FA, Southamption	1,210,618,000	N.A.	N.A.	N.A.	N.A.	N.A.
87	First Federal Savings & Loan Assn., Pittsburgh	1,146,152,000	N.A.	26,535,000	296,422,000	2,913,000	12,504,000
106	Landmark Savings Assn., Pittsburgh	967,282,000	0	10,556,150	173,054,140	0	39,982,915
139	Commonwealth Federal S & L Assn., Norristown	771,692,295	0	N.A.	N.A.	0	N.A.
170	Red Hill Savings & Loan Assn	635,026,018	0	4,749,090	119,885,922	9,806,481	21,750,000
179	First Federal Savings & Loan Assn., Flourtown	603,030,000	300,000	10,000,000	129,000,000	400,000	28,000,000
254	Harris Savings Assn., Harrisburg	443,267,000	N.A.	N.A.	N.A.	N.A.	N.A.
256	Franklin First Federal S & L Assn., Wilkes-Barre	440,325,494	N.A.	N.A.	N.A.	N.A.	N.A.
262	Home Unity Savings & Loan Assn., Plymouth Meeting	434,293,000	N.A.	N.A.	N.A.	N.A.	N.A.
273	York Federal Savings & Loan Assn	420,815,896	0	12,260,891	84,821,513	1,180,050	24,169,557
	PUERTO RICO						
217	Caguas Federal Savings & Loan Assn	514,360,981	1,030,903	7,392,620	0	72,668,695	533,306
	RHODE ISLAND						
186	Old Colony Co-operative Bank, Providence	594,460,012	0	0	93,980,816	0	30,679,569
	SOUTH CAROLINA						
100	First Federal Savings & Loan Assn., Greenville	1,019,415,341	0	47,877,691	127,316,314	1,613,721	27,072,457
163	Security Federal Savings & Loan Assn., Columbia	673,746,849	0	13,024,240	91,657,348	46,168	31,104,346
205	South Carolina Federal Savings & Loan Assn., Columbia	546,377,000	0	10,976,173	93,423,634	233,581	33,559,586
278	First Federal Savings & Loan Assn., Charleston	415,693,936	0	12,167,479	79,994,930	255,312	21,349,735
	TENNESSEE						
80	Leader Federal Savings & Loan Assn., Memphis	1,173,112,079	0	20,372,181	265,047,938	0	52,501,354
158	Fidelity Federal Savings & Loan Assn., Nashville	687,528,335	0	9,922,505	108,230,535	1,479,401	N.A.
180	Metropolitan Federal S & L Assn., Nashville	602,911,913	N.A.	N.A.	N.A.	N.A.	N.A.
183	Home Federal Savings & Loan Assn., Knoxville	600,492,696	N.A.	N.A.	N.A.	N.A.	N.A.
297	Home Federal Savings & Loan Assn., Johnson City	392,397,704	0	5,740,180	53,800,391	431,191	10,032,371
	TEXAS						
23	Gibraltar Savings Assn., Houston	2,832,820,886	0	30,288,309	247,378,058	5,931,185	139,922,143
27	United Savings Assn., Houston	2,569,013,000	N.A.	N.A.	N.A.	N.A.	N.A.
35	University Savings Assn., Houston	2,056,908,743	89,256,781	73,962,492	222,229,231	0	97,866,863
42	First Texas Savings Assn., Dallas	1,854,406,138	N.A.	N.A.	N.A.	N.A.	N.A.
61	Dallas Federal Savings & Loan Assn	1,414,298,443	0	23,579,291	203,364,549	12,306,459	49,668,477
89	San Antonio Savings Assn	1,138,389,526	4,400,439	20,334,389	233,780,147	12,415,192	35,601,765
117	Texas Federal Savings & Loan Assn., Dallas	884,262,943	0	32,534,161	221,383,368	8,946,227	51,783,594
137	Gill Savings Assn., Hondo	776,001,809	N.A.	N.A.	N.A.	N.A.	N.A.
147	Guardian Savings & Loan Assn., Dallas	732,570,000	N.A.	N.A.	N.A.	N.A.	N.A.
162	City Savings & Loan Assn., San Angelo	678,184,000	N.A.	N.A.	N.A.	N.A.	N.A.
175	Lamar Savings Assn., Austin	613,255,552	9,827,929	11,399,454	64,480,477	747,196	8,364,080
213	Benjamin Franklin Savings Assn., Houston	519,463,558	4,127,466	20,947,208	55,995,309	1,397,637	28,285,738
227	Alamo Savings Assn., San Antonio	492,791,000	N.A.	N.A.	N.A.	N.A.	N.A.
257	Guaranty Federal Savings & Loan Assn., Galveston	439,542,523	0	14,422,723	85,567,372	395,326	8,147,552
284	Richardson Savings & Loan Assn	409,035,000	N.A.	N.A.	N.A.	N.A.	N.A.

Geographic Breakdown of Top 300 Savings & Loan Assns. Including a Breakdown of Selected Deposit Accounts

Rank 6/30/83		Total Deposits 6/30/83	SELECTED BREAKDOWN OF DEPOSITS ON 6/30/83 Demand Deposits	NOW Accounts	Money Market Deposit Accounts	Super NOW Accounts	IRA's Accounts
285	First Federal Savings & Loan Assn., Austin	405,876,018	0	7,757,816	76,007,641	3,316,019	12,372,354
286	Commerce Savings Assn., Angleton	405,237,000	N.A.	N.A.	N.A.	N.A.	N.A.
291	First Federal Savings & Loan Assn., San Antonio	399,349,543	0	14,098,822	115,129,008	1,182,240	13,634,994
295	Olney Savings Assn	395,603,086	0	17,316,663	44,091,173	5,601,339	11,511,816
296	Valley Federal Savings & Loan Assn., McAllen	394,535,000	N.A.	N.A.	N.A.	N.A.	N.A.
	UTAH						
45	American Savings & Loan Assn., Salt Lake City	1,651,782,000	N.A.	N.A.	N.A.	N.A.	N.A.
260	State Savings & Loan Assn., Salt Lake City	436,716,889	N.A.	N.A.	N.A.	N.A.	N.A.
275	Prudential Federal S & L Assn., Salt Lake City	418,178,891	0	527,000	156,252,000	0	2,579,000
	VIRGINIA						
52	Perpetual American Fed. S & L Assn., McLean	1,570,018,254	0	22,688,553	301,410,389	2,881,039	0
160	Continental Federal Savings & Loan Assn., Arlington	685,964,596	N.A.	N.A.	N.A.	N.A.	N.A.
237	Virginia Federal Savings & Loan Assn., Richmond	479,087,605	0	6,484,009	80,970,371	29,853,175	10,141,706
264	Life Federal Savings & Loan Assn., Norfolk	434,195,617	0	4,093,229	50,742,120	1,343,260	19,375,427
265	Dominion Federal Savings & Loan Assn., McLean	432,902,000	N.A.	N.A.	N.A.	N.A.	N.A.
281	Atlantic Permanent Federal S & L Assn., Norfolk	410,909,160	1,118,715	6,088,129	68,336,074	802,124	22,004,773
290	Heritage Savings & Loan Assn, Richmond	402,388,000	N.A.	N.A.	N.A.	N.A.	N.A.
	WASHINGTON						
184	Washington Federal Savings & Loan Assn., Seattle	597,835,000	0	0	219,381,232	0	29,272,904
267	Great Northwest Federal S & L Assn., Bremerton	429,256,107	0	14,099,111	111,345,510	1,170,739	11,266,568
	WEST VIRGINIA						
277	Charleston Federal Savings & Loan Assn	416,214,229	0	26,063,233	77,935,907	3,276,817	12,826,646
	WISCONSIN						
69	Security Savings & Loan Assn., Milwaukee	1,303,735,941	0	11,771,910	90,531,532	931,201	50,681,043
112	First Savings Association of Wisconsin, Milwaukee	949,020,208	0	25,999,848	120,810,673	2,766,484	58,404,564
155	Anchor Savings & Loan Assn., Madison	698,031,883	0	12,263,748	66,646,172	2,434,271	33,771,494
157	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	692,730,658	N.A.	N.A.	N.A.	N.A.	N.A.



Strategic Dates

When does that new regulation or law or change in operation go into effect that will affect your segment of the financial services industry? Some of the most important dates and anticipated developments appear below.

Sept. 17, 1983

VIDEOTEX: Videofinancial Services — a national home banking service sponsored by Banc One Corp., Security Pacific National Bank, Southeast First National Bank, and Wachovia Bank & Trust Co. — begins operation in 5,000 homes using the Knight-Ridder Corp. videotex network.

Sept. 30, 1983

BALDWIN-UNITED DEBT: In June five groups of Baldwin-United Corp. creditors accepted a "standstill agreement" that postponed interest payments on about half of the company's short-term debt until this date.

October 1983

FLOAT REDUCTION: The Federal Reserve Board begins adding the cost of intraterritory transportation float and other remaining categories of check float to the costs of its check collection service. When this is done, all check float arising from provision of check collection services to depository institutions will be eliminated or priced.

Oct. 1, 1983

TIME DEPOSITS: The Depository Institutions Deregulation Committee removed all remaining interest rate ceilings and other regulations on time deposits, except for early withdrawal penalties, effective on this date. An early withdrawal penalty equal to 31 days' intertest is required on deposits with maturities of one year or less. For deposit with maturities of one year or longer the early withdrawl penalty is 90 days' interest. A $2,500 minimum deposit is required for all accounts with maturities of 31 days or less.

OKLAHOMA BANK STRUCTURE LAW: The Oklahoma Legislature approved and the governor signed a sweeping bank structure bill that becomes effective on this date. The new law allows branch banking and multibank holding companies, ending a 20-year battle over those issues.

ELECTRONIC PAYMENTS: The Treasury Department begins using FedWire, the Federal Reserve System's communications network, for all government payments of more than $25,000.

Oct. 17, 1983

TV FILM: "Scandal in Willmar," a two-hour television movie based on a true story of eight women who struck their employer, a bank in Willmar, Minn., in 1977 will be shown on NBC.

Nov. 21, 1983

MARGIN RULES: The Federal Reserve Board's overhaul of its regulations on margin lending by brokers goes into effect.

Dec. 31, 1983

SINGLE-FIGURE EARNINGS: Securities and Exchange Commission rules require that banking companies, after this date, report profits on a single-figure bottom line, no longer separating results of securities transactions from operating income.

INSIDER LOANS: The SEC eases its disclosure regulations on loans banking comxanies make to their officers, directors, and principal shareholders. Before this date, disclosure was required if the loans exceeded $500,000 or 2.5% of stockholder equity. The new rules require disclosure only if the loans are nonperforming or were not made in the ordinary course of business. Banking companies will still have to report the total of all loans to insiders.

'TOP-HEAVY' PLANS: New rules for both defined-benefit and defined-contribution employee benefit plans that are considered "top-heavy" become effective with plan years beginning Dec. 31, 1983.

SAFE HARBOR LEASING: The Tax Equity and Fiscal Responsibility Act of 1982 repealed safe harbor leasing provisions for agreements entered into after this date. The act also establishes new rules for leasing transactions entered into from this time on.

SHELF REGISTRATION: The Securities and Exchange Commission's shelf registration rule are scheduled to expire. However, the SEC in June voted to seek comment on whether to extend the regulation, which allows major corporations to sell securities on short notice by filing a single document covering issues over a two-year period.

Jan. 1, 1984

AT&T BREAKUP: This is D-Day (Divestiture Day) for the American Telephone & Telegraph Co., which is spinning off its 22 telephone company subsidiaries.

NONBANK MORATORIUM: The Comptroller of the Currency's moratorium on the chartering of banks by securities firms and other nonbanking businesses expires.

THRIFT LENDING: Commercial lending at thrift institutions can equal 10% of assets. Until 1984, commercial lending cannot exceed 7.5% of assets at savings and loan associations and 5% of assets at mutual savings banks.

RATE DIFFERENTIALS: All thrift rate differentials on deposit accounts are eliminated.

LENDING LIMITS: Renewals or extensions of loans that do not conform to the Comptroller of the Currency's new regulations on lending limits must be brought into conformity before this date. Nonconforming loans made before the regulations were issued in April can stay on the books for the life of the loan.

January 1984

ELECTRONIC PAYMENTS: The Treasury begins using the National Automated Clearing House Association for small payments, those under $25,000.

Jan. 11, 1984

PENSION ACCOUNTING: The Financial Accounting Standards Board begins a three-day hearing on a discussion memorandum about accounting for pensions and other post-employment benefits. Written comments must be submitted by Dec. 1, 1983.

Feb. 2, 1984

RESERVES: The Federal Reserve Board's contemporaneous reserve requirements go into effect. Under the new rules, the lag between funds accepted by financial institutions and the posting of reserves will be reduced from two weeks to two days. The new requirements do not apply to depository institutions with less than $15 million in deposits. Feb. 2, 1984, also marks the deadline for the phase-in of new reserve requirements set by the Monetary Control Act of 1980. Originally the deadline was set for March 1, 1984.

Feb. 15, 1984

NEW YORK COMMISSION: New York State's Temporary Commission on Banking, Insurance, and Financial Services is scheduled to release its final report and go out of existence. The commission was created to study the state's financial institutions, including insurance companies, banks, and thrifts.

March 31, 1984

REPORTING REQUIREMENTS: Changes in bank call reports become effective with reports filed for the quarterly period ending on this date. The changes involve information on deposit and loan categories, average balances, and sources of income. (For more information, see the American Banker, July 1, 1983, page 1.)

Nov. 6, 1984

ELECTION: Americans go to the polls to elect governors, congressmen, senators, and a president.

Dec. 31, 1984

BHC FORMATION: Minority stockholders of banks that convert to bank holding cgmpany ownership can receive debentures for their stock without the recognition of taxable income if the holding company is formed before the later of this date or two years after the majority stockholders acquired control.

Jan. 1, 1985

ACCRUAL ACCOUNTING: Banks with less than $10 million in assets are required to prepare the reports of condition and income submitted to federal regulators on an accrual accounting method, rather than the cash method, beginning with the reports for March 31, 1985. Larger banks are subject to this requirement prior to this date.

March 31, 1986

RATE DEREGULATION: Congress mandated that the Depository Institutions Deregulation Committee eliminate all interest rate controls before this date. ■

IFE Chapter Names Crider as President

LOS ANGELES — Helen M. Crider is the new president of the reorganized Los Angeles chapter of the Institute of Financial Education.

Ms. Crider is a regional vice president of the Los Angeles-based Coast Federal Savings & Loan Association.

The chapter, headquartered at a branch office of Coast Federal, exists to serve the financial education needs of banks and savings and loan associations with branches in Greater Los Angeles County. ■

REAL ESTATE
New special
advertising feature
in **American Banker**

Home Savings Leads Top 100 Thrifts

Continued from page 1

breakdown. The geographical listing also shows five types of deposit accounts: demand deposit checking, NOW accounts, money market deposit accounts, Super NOW accounts, and the new IRA accounts.

In the new listing of the top 100 thrifts, after the first ranked Home Savings, second and third place go to two other California-based savings and loans: Great Western Savings FS&LA, Beverly Hills, with $12.3 billion in deposits at midyear; and California Federal Savings & Loan Association, Los Angeles, with $9.7 billion.

In fourth place is the Philadelphia Saving Fund Society, the nation's largest savings bank, with $9.2 billion in deposits.

(The American Banker published a listing of the top 100 savings banks on Aug. 5.)

In fifth place is State Savings & Loan Association, Stockton, Calif., with $8.5 billion in deposits.

In addition to Philadelphia Saving Fund, there were three other savings banks among the top 10 thrifts in the nation: sixth-ranked Goldome Bank for Savings, Buffalo, with deposits of $7.9 billion; ninth-ranked Dime Savings Bank of New York FSB, Brooklyn, with $6 billion; and 10th-ranked Metroplitan Savings Bank, also Brooklyn, with $5.7 billion in deposits.

Glendale Federal Savings & Loan Association, Calif., with $7.2 billion in deposits, ranked seventh. And American Savings FS&LA, Beverly Hills, ranked eighth.

On Aug. 5, the American Banker listed the 15 major conversions of S&Ls to savings banks it had been able to identify. However, since it had not yet received data from about 100 large S&Ls, it could not be sure it had identified all of the major conversions.

Now the data for all S&Ls have been received, and six additional conversions have been identified.

These six new savings banks are: Los Angeles Federal Bank (formerly Los Angeles Federal S&L Association); First Savings Bank of California, Santa Monica (formerly First Federal S&L Association); National Permanent Bank FSB, Washington, D.C. (formerly National Permanent Federal S&L Association); United Federal Savings Bank of Iowa, Des Moines (formerly United Federal S&L Association); First Financial Bank FSB, New Orleans (formerly First Homestead Federal S&L Association); and American Federal Bank, Greenville, S.C. (formerly American Federal S&L Association).

All six would have ranked among the top 100 savings banks in the nation if their data had been received in time to be included in that tabulation. National Permanent would have ranked 53d, with deposits of $726.5 million at midyear; American Federal Bank would have ranked 70th, with $603.6 million in deposits; United Federal Savings would have ranked 74th, with $581 million; First Financial Bank would have ranked 77th, with $561.6 million; Los Angeles Federal would have ranked 83d, with $507 million; and First Savings Bank of Calif. would have ranked 90th, with $460.2 million in deposits.

Other Survey Findings

• The total deposits of the top 100 thrift institutions were $295.8 billion on June 30, and the assets of the top 100 thrifts totaled $371 billion.

• The 30 savings banks in the top 100 thrifts had deposits of $87.6 billion, or 29.6% of the total deposits of the group; and the 70 S&Ls in the group had deposits of $208.2 billion, or 70.4% of the total.

• Three of the 30 savings banks were stock banks and 27 were mutuals. Among the 70 S&Ls, 38 are mutuals and 32 are stock.

• The total deposits of the top 300 savings and loans associations were $365.6 billion on June 30. ■

To Our Readers

The American Banker would appreciate your comments on the "Top 100 U.S Thrifts," "Top 300 S&Ls in the U.S.," and "Geographic Breakdown of the Top 100 U.S. Savings and Loans" statistical tables in today's issue. Please answer the following questions and return the questionnaire to L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y. 10004.

Title of Table_____ **Date**_____

1a. How useful is this tabulation to you?

____ (A) Very Useful ____ (B) Quite Useful

____ (C) Somewhat Useful ____ (D) Not Useful

1b. Would you explain your response to Question 1a?

2. What do you think is **best** about this tabulation?

3. What do you **like least** about this tabulation?

4. How would you **change** this tabulation to make it more useful?

5. Who else in your company, by title, would find this tabulation useful?

Name_____ **Title**_____

Company_____ **Phone**_____

Address_____

US Trust . . .

Continued from page 1

The Florida firm is a wholly owned subsidiary of the New York-based U.S. Trust Corp., which already operates a state-charted commercial bank at two locations in New York City. U.S. Trust Corp.of New York is among the 15 largest trust companies in the country, serving what it calls "high net-worth individuals."

The $2.2 billion-asset parent company says it will ask the Federal Reserve Board for permission to operate the Florida subsidiary. The Fed regulates all bank holding companies.

Earlier this year, the Comptroller's office placed a moratorium on more nonbanking organizations offering banking services — which has become a growing trend in recent years. But the Comptroller approved U.S. Trust's application because it was filed before the moratorium took effect on April 5.

The Douglas Amendment of the Bank Holding Company Act of 1956 prohibits holding companies from opening full-fledged banking subsidiaries in more than one state.

U.S. Trust, like many other nonbanking firms, plans to escape the restrictions of the law by refraining from commercial lending activities.

Only those institutions that accept demand deposits and offer commercial loans are legally considered banks and thus fall under the holding company act's provisions.

By giving up commercial lending activities, U.S. Trust joins a host of other nonbanking organizations that have used a so-called loophole to offer banking services.

Rodney Woods, U.S. Trust's senior vice president for marketing, said his firm was simply following a "logical progression" in asking the government for permission to offer banking services to customers of the Florida trust company.

Although the Florida trust company would be banned from commercial lending, Mr. Woods said, it would be permitted to offer personal loans.

U.S. Trust opened the Florida representative office in 1977 and last year asked the Comptroller, which regulates national banks, for a federal charter.

Mr. Woods said, "We are pleased with the [Comptroller's] decision," and added that he hoped it would allow the Florida office to offer the same services as the corporation's New York bank.

The Comptroller has already approved several applications from Chase Manhattan Corp. and other out-of-state organizations asking for permission to offer limited banking activities through Florida trust companies.

Other such applications are pending and expected to be decided upon in the near future, a spokesman for the Comptroller said.

For instance, New York Fidelity National Bank and Trust Co., New York City, is awaiting word from the Comptroller on whether it may charter a bank that would become a subsidiary of Fidelity Group of Funds, Boston.

In addition, the Comptroller is still expected to rule on a request from American Pacific National Bank and Trust Co., Newport Beach, Calif., to become a subsidiary of American Pacific Corp., based in Irvine, Calif. ■

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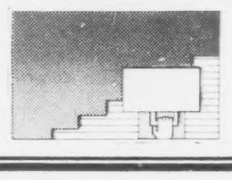

Executive Changes

Directors, Trustees

Arkansas

NATIONAL BANK OF COMMERCE OF PINE BLUFF: C. Joseph Giroir Jr. and **Jack I. Fleischauer Jr.** have been elected to the board of directors of National Bancshares Corp. and its wholly owned subsidiary, National Bank of Commerce of Pine Bluff.

Florida

SUN BANKS, Orlando: Robert C. Allen, vice president of Walt Disney World, has been elected to the board of directors of Sun Banks NA.

Illinois

COLONIAL BANK & TRUST CO., Chicago: Susan Lennox and **Philip Spiewak** have been appointed to the advisory board of directors. Ms. Lennox is president of Lennox Travel in Chicago, and Mr. Spiewak is a data processing manager for Central Supply Co., Chicago.

CHICAGO TITLE INSURANCE CO., Chicago: M. Leanne Lachman, president and chief executive officer of Real Estate Research Corp., has been elected to the combined board of directors of Chicago Title & Trust Co. and of the insurance company.

Maryland

SUBURBAN BANK, Bethesda: Walter M Meinhardt Sr. has been elected to the bank's board of directors. Mr. Meinhardt is president of Brandywine Auto Parts.

South Carolina

SOUTHERN BANK & TRUST, Greenville: Howard W. Covington Jr. has been elected to the bank's local advisory board. Mr. Covington is senior vice president for South Carolina operations of the Westminster Co. **Fletcher Kirkland,** managing partner of the Mackey Mortuary, also has been elected to the bank's local advisory board.

Ernest L. Ranft has been elected to the board of directors of Southern Bank's Columbia advisory board. Mr Ranft is president of the Canron Corp., Columbia. ■

Corporations

California

FUJITSU SYSTEMS OF AMERICA, Los Angeles: Joseph Anthony has been named vice president of finance and chief financial officer. He is responsible for overseeing financial reporting and control, cash and financing activities, business planning, contract administrations, pricing, and legal policies.

Colorado

WELLS FARGO AG CREDIT, Denver: Gregory T. Buenzli has joined its Englewood headquarters as senior vice president and chief credit officer.

Connecticut

BARCLAYS AMERICAN/BUSINESS CREDIT INC., East Hartford: James J. Brocker has been appointed economic analyst in the financial planning, systems, and controls department.

Capital Actions . . .

Continued from page 2

Bergen State Bank in Bergenfield, N.J. Including Bergen State Bank's assets of $132 million as of March 31, on a pro forma basis, the combined entity would have had assets in excess of $1 billion.

Proceeds to the company will be used to provide additional equity capital to Citizens First National Bank and to partially fund the impending acquisition of Bergen State Bank.

■

Standard & Poor's Corp. has announced it raised to A from A- its rating on senior debt of **NCNB Corp.**, Charlotte, N.C., and raised NCNB'S commercial paper rating to A-1 from A-2.

S&P said the positive rating change reflects a continued trend of improved earnings and profitability over the past three years. NCNB reported earnings of $77 million in 1982 before extraordinary items, which represented a return on average assets of 0.91% and a return on average equity of 16.05%.

Debt leverage at the holding company that is supporting recent acquisitions is considered high, S&P said. However, management is committed to reducing the level of debt used to finance acquistions. Capital ratios are adequate, and internal generation of capital has been satisfactory, S&P said.

Asset quality has weakened, but the level of problem loans remains very manageable, S&P said. The $11.6 billion-asset NCNB is the largest bank holding company in the Southeast, following two recent Florida acquisitions.

■

Mercantile Texas Corp., Dallas, raised its quarterly cash dividend from 30 cents per common share to 31 cents a share at its August directors' meeting.

The higher dividend is payable Sept. 30, 1983, to stockholders of record Sept. 15.

This increase was made in anticipation of the completion of Mercantile's proposed merger with Southwest Bancshares. It is expected that the Mercantile Texas dividend will be raised by the time of the merger to a level that provides equal dividends to those received by Southwest shareholders.

■

The American Stock Exchange has approved the listing of the common stock of of **First Arkansas Bankstock Corp.**, Little Rock.

The $1.1 billion-asset FABCO operates Worthen Bank & Trust Company NA, in Little Rock; First National Bank in Mena; The Stephens Security Bank; National Credit Corp., an industrial loan institution in Pine Bluff, and eight other subsidiaries.

In addition to its present 13 companies, FABCO has in the last four months announced four new proposed bank affiliations: First National Bank of Camden; First State Bank of Springdale; Peoples Bank & Trust Co. in Russellville, and First National Bank in Batesville.

For the first six months of the year, FABCO reported net income of $2.8 million, up slightly from the same period last year.

■

Sunwest Financial Services Inc., formerly First New Mexico Bankshare Corp., increased its quarterly dividend 19.2% to 31 cents per quarter, effective Oct. 1, 1983, to stockholders of record on Sept. 8.

Net earnings for the six months ended June 30 increased 5.1% over the same period in 1982, rising to $8.8 million. Total assets increased 10.1% to $1.835 billion, and deposits were $1.606 billion, an increase of 16%.

All 11 subsidiary banks are scheduled to change to the new name of Sunwest Bank on Aug. 29. —**Teresa Carson**

American Banker

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PSFS . . .

Continued from page 3

Any effort to equate the proposed conversion to a liquidation (in which case a different result might obtain) is therefore unrealistic.

"To compel, as plaintiffs suggest is constitutionally required, some form of payment or compensation to the depositors for their alleged 'ownership' interest in the surplus accumulated by PSFS over the past 167 years would not only frustrate and thwart the legislative intent in permitting such conversions in the first place, but would also confer a 'windfall' upon the current depositors which they neither earned nor bargained for."

Court papers indicated that about 16,700 depositors subscribed to 1,628,299 shares by the close of the subscription period — about 5% of the proposed total offering of 32 million shares.

According to the preliminary offering circular, PSFS said it assumed that about 25% of the 32 million shares would be purchased by depositors, along with trustees, officers, and employees, who are believed to have subscribed to about 400,000 shares.

Allen D. Black, attorney for the plaintiffs, said no decision has been made on whether to appeal the decision. ■

Market Accts. . . .

Continued from page 1

of the top 300 S&Ls.

In other words, the three new accounts — MMDAs, Super NOWs, and the IRAs — now account for about 24% of the total deposits at thrifts, with MMDAs the clear winner. ■

Loan Quality Slide Ending

Continued from page 1

because Congress may mandate additional reserves or writeoffs on foreign loans in conjunction with an increased U.S. contribution to the International Monetary Fund.

Loans are termed nonperforming when they have been renegotiated or when they have been put on nonaccrual status because interest or principal payments are past due.

As of June 30, the nation's Top 10 banking companies reported nonperforming loans that averaged 3.40% of net loans and lease financings. That was up only 8 basis points from the March 31 level of 3.32%.

In contrast, that ratio had climbed 48 basis points from December to March. The yearend 1982 average for the Top 10 companies was 2.84%, up from a midyear 1982 level of 2.25%.

Actual loan losses are also believed to be at or near their cyclical highs.

At the Top 10 banking companies, these net chargeoffs were virtually unchanged from the first quarter to the second. They increased slightly in absolute dollars but declined, as a percentage of net loans, from 0.13% to 0.12%.

Said Philip M. Hampton, executive vice president at Bankers Trust New York Corp.: "We believe the bad loans have peaked."

He continued, "You could have a

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Old National . . .

Continued from page 2

flexibility to choose its own partner, Old National's chief executive said.

"We didn't need to do it," said D. Michael Jones, president of Old National, of the deal which will give U.S. Bancorp 4.9% of Old National's voting common and the right to raise its stake as the barriers against interstate banking fall.

"But we asked ourselves: 'If we don't, are we just postponing the inevitable?' We decided that now we're getting back to health, we can pick our partner. I think we picked the premier financial institution in the Northwest."

Old National lost $14.8 million before securities transactions last year because of writeoffs on real estate loans made in California and Oregon by a consumer finance subsidiary. Although problem loans have been reduced, they are still sizable.

The Spokane company announced it made $2.3 million in the first half of 1983, although Mr. Jones admits it would have reported another loss if not for profits on the sale of securities.

Analysts say the capital infusion should provide an immediate boost to earnings because it will replace debt and reduce Old National's interest bill.

The company's primary capital, eroded by the losses, totals 5.55% currently, and Mr. Jones said that after the infusion it will be 6.78%.

Picking and Choosing

Analysts said Old National's recovery and its ability to unload the foreclosed properties it owns could be slowed by the recent rise in interest rates. Mr. Jones acknowledged higher rates will hurt, but he added, "So far the rise in rates has not affected real estate sales in California. But we expect it will hurt sales eventually."

Mr. Jones has been telling interviewers recently that Old National's improving fortunes had taken the edge off its search for a merger partner.

As recently as last week he told a Seattle newspaper, "We can pretty much pick and choose a partner for a capital injection. We have the luxury of a lot of alternatives, including the fact that maybe now we don't need to do anything."

During its long search and negotiations for a capital infusion, Old National used the help of Citibank's investment bankers, and U.S. Bancorp retained Salomon Brothers.

Mr. Jones said Old National will lobby hard in the next session of the Washington Legislature for a liberalization of laws which allow out-of-state banks into the state. Currently Washington banks must prove they are failing before they can be taken over by an out-of-state bank or bank holding company. Old National could not be considered as failing, Mr. Jones says.

The president of the Spokane company also said Old National and U.S. Bancorp will work together even before a merger takes place, perhaps in the areas of computerization and trust investments.

But executives of both companies caution that they must insure that none of the cooperative efforts take on any connotation of U.S. Bancorp controlling Old National. The Federal Reserve prohibits these stake-out transactions if it decides the investing bank is controlling the other. ■

Disclosure . ..

Continued from page 3

0.75% to 1% of assets. However, the only other information required for these loans is an aggregate dollar amount for these countries as a group, withhout a breakdown as to each country's loan totals or the condition of those loans.

This is consistent with what has been proposed by the bank regulators, according to the commission's staff.

The staff said another provision of the final rule requires disclosures of loans totaling 10% of a total portfolio that are made to borrowers engaged in a similar activity and subject to similar risks.

Edmund Coulson, deputy chief accountant of the SEC, said the 10% threshhold is not intended to indicate a specific level of prudent lending; rather it is to help investors evaluate loan portfolios.

Bank holding companies and their trade associations had been critical of the April proposal regarding additional disclosures, saying that much of the information would cause extra work that would not really serve to better inform investors.

Because full details of Thursday's final ruling were unavailable, a banking industry reaction to the decision could not be obtained. ■

Indirect Ownership Retained

KANSAS CITY, Mo. — The Federal Reserve Bank of Kansas City has approved the application by Commercial Bank Investment Company, Denver, Colo., to retain its indirect ownership of Century Bank Southeast NA, Englewood, Colo., and Century Bank North, Denver. ■

Loan Quality Slide Ending

Continued from page 47

problem, obviously, if the economy turns down, because a lot of people haven't recovered their vitality. But we don't see anything out there that looks terrible at this time."

Although the average level of nonperforming loans increased in the second quarter, many banking companies actually reported a decline. Indeed, half of the Top 10 bank holding companies said their nonperforming loans had declined from March 31 to June 30.

Housing Recovery Helped

First Interstate Bancorp., which has had one of the highest levels of problem loans in the Top 10, is one of the companies that saw its nonperformers drop. "What is helping us has been the recovery in the housing market," a First Interstate spokesman explained.

"We think we're going in the right direction. We think things are getting better."

Analysts say the speed at which each bank's problem loans will decline from here on depends upon the specific types of loans in the portfolio.

As shown at First Interstate, real estate loans have clearly been the first to bounce back. The renewed demand for housing has allowed developers to sell their inventory of completed homes and repay their loans. First Interstate's real estate-related nonperformers declined in three months from $766 million to $700 million.

On the negative side, though, it appears that problems in energy and overseas lending will persist for some time. Some banks are adding loans in these categories to the nonperforming ranks, while some other loans are performing again.

Discussing the outlook for energy loans, Mr. Hampton of Bankers Trust said: "The longer that industry is down, the more casualties you're going to have. And I would say it's still down."

Mr. Hampton said some additional loans to small oil-related businesses will probably have to be put on nonperforming status. But he doesn't expect many surprises because the industry's problems have led bankers to keep a very close watch on their energy borrowers.

Among the biggest banking companies, Continental Illinois Corp. has been particularly hard hit by the problems in the energy business. It continues to have the highest level of nonperformers in the group, 6.74% of net loans as of June 30.

Continental is still having problems with the energy loans it bought more than a year ago from the now-closed Penn Square Bank NA of Oklahoma City. The Chicago banking company charged off $45.1 million of Penn Square credits in the latest quarter, for a total to date of $264.1 million. And its $2.08 billion portfolio of nonperforming loans includes $492.3 million related to Penn Square.

Foreign Exposure 'Largest Problem'

In the foreign arena, the well-publicized problems of developing nations in meeting their debt payments are unlikely to dissipate and, indeed, could worsen.

That exposure is "the largest problem that faces money center banks," said George M. Salem, bank stock analyst with A.G. Becker Paribas Inc.

Over the past several quarters, many banks have put private-sector Latin American loans on nonperforming status. A Citicorp spokesman, for example, said that was a major factor in the substantial increase in that company's nonperformers from March to June.

James J. McDermott Jr., director of research at Keefe Bruyette & Woods Inc., said some banks have also put sovereign debt, such as part of their loans to Argentina, on nonperforming status.

Mr. Salem of Becker Paribas, for one, believes there are still a lot more loans left to go on the nonperforming lists. "The nonperforming loans don't seem to have risen to the degree that I would expect from my perception of the quality of the loans," he said.

There is also the possibility that the IMF funding bill now pending before a congressional conference committee will include measures that will boost nonperforming tallies or actual chargeoffs. Under the version passed by the House, banks could be required to take stiff writeoffs on some of their developing coutnry exposure. But bankers are hopeful something resembling the more lenient Senate bill will be passed.

More positively, bankers and analysts say there are not many big U.S. credits that are now emerging as problems. "Baldwin-United Corp. seems like the last hurrah on the domestic side," noted Keefe's Mr. McDermott, refering to the Cincinnati financial services company that is currently trying to restructure its debt.

Several of the large bank holding companies have lent money to Baldwin, but the outstanding loans are primarily in a well-secured acquisition credit. One exception is Chemical Bank, which also holds some Baldwin debentures and has a $30 million exposure that is less well-secured.

Chemical has reportedly written off a part of its exposure and put much of the rest on nonperforming status. ■

Chargeoffs and Loan Loss Reserves

In Millions of Dollars and as a Percentage of Net Loans and Lease Financings

	Net Chargeoffs			Loan Loss Reserve
	2nd Qtr. 1983	1st Qtr. 1983	2nd Qtr. 1982	6-30-83
Citicorp	81.0 0.09%	106.0 0.12%	77.0 0.10%	736.0 0.83%
BankAmerica Corp	144.5 0.19%	71.0 0.09%	88.0 0.12%	688.8 0 93%
Chase Manhattan Corp.	66.0 0.12%	64.0 0.12%	64.7 0.12%	552.8 1.03%
Manufacturers Hanover Corp.	38.2 0.08%	50.4 0.11%	18.3 0.04%	374.8 0.82%
J. P. Morgan & Co., Inc.	30.8 0.10%	38.9 0.12%	10.8 0.04%	416.0 1.29%
Chemical New York Corp.	26.0 0.09%	28.5 0.09%	19.5 0.07%	320.0 1.05%
Continental Illinois Corp.	83.9 0.27%	99.3 0.31%	82.2 0.24%	379.2 1.23%
First Interstate Bancorp.	43.6 0.19%	35.1 0.15%	24.6 0.11%	301.2 1.31%
Bankers Trust New York Corp.	5.4 0.03%	9.1 0.05%	22.9 0.12%	241.2 1.18%
Security Pacific Corp.	17.1 0.06%	28.6 0.11%	16.6 0.07%	327.5 1.23%
Total	**536.5**	**530.9**	**424.6**	**4,337.5**
Average	**0.12%**	**0.13%**	**0.10%**	**1.09%**

Minnesota Insurer, Bank Combine Term Insurance with IRA

Special to the American Banker

ATWATER, Minn. — Atwater State Bank will begin a joint venture with Minneapolis-based ITT Life Insurance Corp. this month to offer a new product that combines life insurance with an individual retirement account.

The venture will combine the company's term life insurance with an individual retirement account from the bank, and will compete with whole life insurance policies.

The insurance agency associated with the Atwater bank will sell the term life insurance, and combine that with an IRA, which will replace the savings portion of the old whole life policy.

Kenweth Schweiger, head of institutional sales for ITT Life, said, "This is the first venture between an insurance company and banks to enhance both institutions."

The new venture will probably receive a cold shoulder from the insurance industry, which would rather keep the savings portion of the life insurance accounts to themselves. ITT already received industrywide criticism for its recent pronouncement that the staple product of the life insurance industry, whole life insurance, is dead.

The insurance company recommended that its own customers, and those of other insurance companies, should trade in their old whole life policies for term insurance or new universal life insurance products without delay.

"I'm sure they view it as an unholy alliance," Mr. Schweiger said. "The insurance industry in general is much opposed to any kind of deregulation which would allow the banks to get into the insurance business."

Atwater State Bank, with $13 million in deposits, is the first in what ITT Life hopes to be a national network of banks and savings and loan associations selling the company's products, he said.

ITT Life anticipates signing up some of the Twin Cities banking behemoths, such as First Bank Minneapolis or Norwest Bank Minneapolis, with whom it is negotiating, Mr. Schweiger said.

The insurance company says the stability and trust represented by banks to its customers will be a good selling tool for its life insurance products. Also, ITT figures that its customers will find it more convenient to deal with the local bank concerning the savings portion of their life insurance than with a distant insurance company through the mail or on the telephone.

"There's a tremendous degree of confidence in the banking industry," Mr. Schweiger said. "Consumers go to the bank for financial advice. Traditionally, our industry has imposed our wishes on the consumer. We're very definitely in the selling business. They see banks more as counselors than as salespersons."

The Atwater bank, in turn, is the beneficiary of a sophisticated telephone marketing system developed by ITT Life, in addition to audio-visual sales presentations, computer programming, and some training. Also, a combined advertising program could benefit both.

Robert Meyerson, who owns the insurance agency associated with Atwater and is a part owner of the bank, said, "I am confident they (ITT) are more resourceful than I. They can market the products systematically and much more effectively than we could ourselves."

He also said he liked the idea of combining term life insurance with the IRA account.

"You can lose the cash value of your whole life policy when you die," Mr. Meyerson said. "It was their idea to put those savings in an IRA. I had been doing that myself, but I never thought of offering that as a product."

He also points out that those who are 59½ or older can draw their money without penalty; whole life customers can borrow only against the cash value of their policies, and must pay interest on the loan.

ITT Life is also bucking an industry stand by supporting efforts to further deregulate the financial industry, so that banks can enter all aspects of the insurance business, including underwriting. The company's peers in the insurance industry are dead set against these regulatory changes.

Restrictions Lifted for Thrifts

Until current restrictions are lifted, however, only banks that already have insurance agencies (many were "grandfathered," or benefited from an exemption created from their previous ownership of agencies, when the restrictions were adopted) will be allowed to participate in the program.

The restrictions were recently lifted for savings and loan associations, to which ITT is trying to appeal.

One of the insurance company's primary markets for its joint marketing programs is new entrants to the insurance industry. Novice banks and S&Ls will need help in setting up agencies and training employees, and ITT Life will offer that help.

The company's more than 8,000 agents, who contract independently with ITT, are likely to be displeased with it's efforts to promote its product among bank insurance agencies. Not only will the banks compete with the independent agents, but ITT Life will be encouraging its customers to trade in their old whole life policies for the new policy. The savings from the old policy will be transferred to the bank.

"I imagine some of our agents won't be real happy," Mr. Schweiger said.

The joint program will begin once ITT sets up a telephone marketing program for Atwater later this month, Mr. Meyerson said. ■

American B

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Comment

Ruminating on The Fixed-Rate Loan

By SANFORD ROSE

If interest rates continue rising, the demand for fixed-rate loans is bound to increase. Are banks prepared to satisfy this demand? Most bankers would acknowledge that they are not.

Indeed, thoughtful bankers often wonder why their customers even want fixed-rate credit. To stabilize one's cost of capital in an unstable world would appear to be imprudent, to put it mildly. If rates continue to rise, the borrower will benefit. But if rates reverse course, the borrower can suffer grievously.

Most bankers conclude that what borrowers really want is a pseudo-fixed-rate loan — a loan with an option to prepay if rates fall, sometimes called a "put" option.

Conceivably, if banks were able to enforce sufficiently onerous prepayment penalties, the demand for fixed-rate credit would never materialize. On the other hand, it just might. In any event, most banks are now convinced that they must protect themselves against prepayment risk by incorporating penalties into the fixed-rate loan contract.

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Deposits Decline at Top 100 For First Time in 26 Years

Banks Attribute Drop to Foreign Balances

By KENNETH J. HICKS

NEW YORK — Total deposits of the top 100 commercial banks declined 3.6% in the six months ended June 30 and 0.3% from midyear 1982, the first declines recorded since 1957, when the American Banker began keeping track of these totals.

This is one of the findings of the American Banker's annual midyear review of the largest 300 commercial banks in the United States ranked by deposits.

Irving Trust Co., whose deposits declined 11.3% from a year ago and 8.7% from yearend 1982, fell to 17th place, its lowest ranking ever in the survey. Irving indicated a $1.9 billion foreign deposit decline from a year ago.

Chase Manhattan Bank NA, Manufacturers Hanover Trust Co., and Bankers Trust Co. also attributed some of their declines to lower deposits at their foreign offices.

Bankers Trust, ranked 10th, showed a $3.4 billion decrease in total deposits, which it said was primarily caused by a "first-half funding strategy."

According to a bank spokesman, "The bank ran off its large certificates of deposits and switched to short-term borrowings. A quirk in the repo [repurchase agreement] system" accounted for the large deposit loss.

In sharp contrast, the second and third 100 commercial banks showed 4.9% and 4.5% deposit gains from

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Litigation

Constitutionality of Regionalism Is Questioned in Conn.

By GORDON MATTHEWS

NEW YORK — Stamford commuters travel an hour to reach New York, but as they leave Connecticut and New England they also leave an interstate banking region that excludes New York banks. A federal judge may soon rule if such invisible borders are constitutional.

Northeast Bancorp. and its Stamford subsidiary, Union Trust Co., have begun a lawsuit to overturn the new Connecticut interstate banking law that limits mergers and acquisitions to banks in other New England states with similar banking laws.

The regional banking issue goes beyond New England and adjacent Middle Atlantic states like New York. Proposals for other banking regions covering several states, such as in the Southeast, are in at least the discussion phase.

Lawyers for Northeast allege that regional exclusiveness denies New England bank shareholders "the opportunity to realize the full value of their investment" by stopping them from soliciting or accepting merger offers from outside banking organiza-

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Market Accounts 12% Of Top 300 Deposits

By L. MICHAEL CACACE

NEW YORK — The new money market deposit accounts, introduced last December, accounted for 11.9% of the total deposits of the top 300 commercial banks as of June 30, a selected breakdown of deposit accounts shows.

The bank with the largest amount of MMDAs is the nation's top bank in total deposits, Bank of America. It had $14.1 billion in these deposits on June 30, or 14.9% of its total deposits.

Chemical Bank, the nation's sixth

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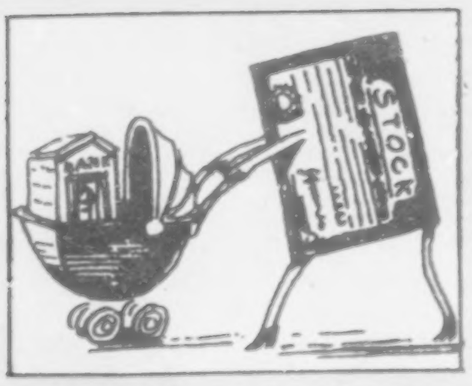
The Top 300 Commercial Banks

Featuring a New List Of Banks Controlled By Outsiders..Page 17



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Zaleski in New Post At Goldome Bank

BUFFALO, N.Y. — Peter P. Zaleski, executive vice president of Goldome Bank for Savings, has been named to head all banking divisions throughout New York State and Florida, a new post.

Mr. Zaleski joined Buffalo Savings Bank, now Goldome, in 1961 in the bank's executive development program. In 1972 Mr. Zaleski was elected senior vice president, bank services division, and promoted to group vice president, financial services group in 1976. He was elected executive vice president in 1982 and has served as the bank's negotiator in Goldome's recent mergers.

In this new post, all regional presidents will report to Mr. Zaleski.

Joining Goldome this month were H. Eugene Richards as group vice president and chief financial officer, and Thomas W. Bowen as group vice president for corporate services.

Mr. Richards has held executive and financial positions in a number of major international corporations. From 1971 to 1978 he served with the Carborundum Corp. of Niagara Falls first as vice president-finance and was later elected to the board of directors and was made an executive vice president. When Carborundum was acquired by the Kennecott Copper Corp. in 1978, Mr. Richards was elected executive vice president.

As Goldome' group vice president for corporate services, Mr. Bowen will oversee the general service area, as well as legal, real estate, and human resources management.

He is a retired brigadier general in the U.S. Army. Following a long career, in 1978 he became an executive vice president of Grex Inc., a real estate concern in Lake Charles, La. Most recently, he served as vice president of Acturial Associates of America Inc., an acturial consulting and employee benefits administration firm in Fayetteville, Ark. ■

Yalen Is Research Manager at Irving

NEW YORK — Gary N. Yalen has been elected a senior vice president of Irving Trust Co. and appointed manager of the investment research and trading division and chief investment officer of the fiduciary services group.

Mr. Yalen joined the bank in 1974 and served his entire career in the investment area. He was appointed an officer in 1957, and assistant vice president in 1976 and a vice president in 1978. ■

Summit Bancshares Approved

KANSAS CITY — The Federal Reserve Bank of Kansas City has approved the application of Summit Bancshares, Lee's Summit, Miss., to become a bank holding company by acquiring Bank of Lee's Summit, Miss. ■

'Speedy' Repo Approval Sought from Regulator

Munifacts News Wire Services

The Commodity Futures Trading Commission has been urged to grant "speedy approval" of futures contracts on 30- and 60-day repurchase agreements by Goldman, Sachs & Co., Citibank, and First Boston Corp.

However, commission staff indicate that consideration of the repo contracts is not likely until early next year. The contracts were proposed by the Chicago Board of Trade last spring.

The futures commission was told that "the dealer community is satisfied that the contracts as submitted will provide the market with an excellent risk-management tool."

Seattle-First National Bank also supports the contracts, noting that the 30-day contract "would greatly increase the flexbility and accuracy of our hedge design [and] would be the best available hedge for federal funds." ■

Top 300 . . .

Continued from page 1

yearend and 14.7% and 16.2% from a year ago, respectively. These were the best yearly deposit gains for these two groups since midyear 1972, when deposits grew 16.2% for the second 100 and 16% for the third 100.

The decline at the big banks was enough to drop total deposits of the top 300 commercial banks by 2% from yearend, to $1.031 trillion from $1.052 trillion. The top 300 deposits increased 2.6% from the midyear 1982 total of $1.005 trillion.

Those are the poorest deposit gain figures for the 300 largest commercial banks since midyear 1975, when deposits fell 8.7% from yearend 1974 and had an increase of 2.7% from midyear 1974.

Bank of America NT&SA, San Francisco, kept its hold on the No. 1 spot, with $94.8 billion in deposits. This was down from last year's $95 billion but was still almost $20 billion ahead of No. 2 ranked Citibank NA. Citibank posted a slight 1.3% gain in deposits, to $75.5 billion from $74.5 billion.

Chase Manhattan remained third in the rankings, reporting deposits of $57.7 billion. Chase's deposits were also down, from $59.3 billion at midyear 1982. Manufacturers Hanover, ranked fourth, likewise showed a loss in deposits, to $40.9 billion from $43.6 billion a year earlier.

Morgan Guaranty Trust Co., in fifth place, showed a flat deposit growth of 0.4% to $40 billion, up from $39.8 billion.

The ranking of the top five commercial banks hasn't changed since midyear 1976 when Chemical Bank slipped past Morgan into the fifth spot. Chemical, as it has been for the past several years, is sixth in the listings.

Other findings of the American Banker midyear review are:

- Deposits of the top 100 banks were $818.3 billion, 79.4% of the total deposits of the top 300 banks. The deposits of the second 100 were $135.8 billion, and the third 100 deposits were $77 billion.
- The number of banks with $1 billion or more in deposits increased to 195, up nine from 186 at yearend 1982 and up 26 from 169 at midyear 1982.
- Forty-two banks reached new highs in the rankings, but 40 reached new lows.
- There were 25 mergers among the top 300 banks in the first six months of this year and 59 for all of 1982.

WHAT PROFIT OPPORTUNITIES WILL EMERGE AFTER DEREGULATION?

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MONDAY, OCTOBER 3, 1983

WELCOME — Continental Breakfast — 8:00

FIRST SESSION — 8:30 to 10:00

CAPITALIZING ON EXISTING BANK MARKETS AND DISTRIBUTION SYSTEMS TO BUILD INSURANCE BUSINESS
• Profit/Market Dynamics in Banking • Earnings Growth from Non-Intermediation Sources • Services to Enhance the Intermediation Process • The Insurance Dimension of Existing Bank Markets — Retail, Commercial, and International • Leveraging Existing Bank Distribution Systems into Insurance • Insurance and Competitive Advantage in Banking

SECOND SESSION — 10:15 to 11:45

WHY INSURANCE?
• Understanding the History of Banks and Thrifts in Insurance • What Is the Role of Insurance in Financial Services • An Overview of Market Attractiveness • Resource Requirements for Successful Competitors

THIRD SESSION — 1:45 to 3:15

PROFIT OPPORTUNITIES AND RISKS IN INSURANCE
• Identifying Opportunities and Positioning for Insurance Products • The Pluses and Minuses of the Company Role and the Agency Role • Differences in Distribution Strategy: Agents or Employees • Market Choices: Group or Individual Strategies • The "ASO" Position : Does Administrative Service Only Provide Profit Opportunity Without Risk?

FOURTH SESSION — 3:30 to 5:00

EVALUATING MARKET ATTRACTIVENESS AND PRODUCT OPTIONS
A PANEL DISCUSSION: OPINIONS AND PERSPECTIVES
• The Property and Casualty Market • The Life and Group Market

RECEPTION — 5:30 to 7:00

TUESDAY, OCTOBER 4, 1983

FIRST SESSION — 8:30 to 10:00

THE EXECUTIVE DECISION: OPINIONS AND PERSPECTIVES ON EXPANDING IN FINANCIAL SERVICES
A PANEL DISCUSSION: OPPORTUNITIES FOR SYNERGY, PROBLEMS AND PITFALLS
• A Banker's View of Insurance • An Insurance Executive's View of Banking • A Regulator's View of Financial Services

SECOND SESSION — 10:15 to 11:45

MAKING YOUR OWN DECISION
• What to Look for in Evaluating the Insurance Business • The Key Issues Requiring Financial Analysis • Joint Venture, de Novo or Acquisition • Legal and Regulatory Strategy • Answers the Planners Should Have • Human Resources and Culture Questions • The Checklist for Success

LUNCHEON SPEAKER:
• Senator Jake Garn (R - Utah) Chairman, Senate Banking Committee

TUESDAY'S EXECUTIVE PANEL:
• David Wagstaff,III, Senior VP-Corporate Strategy and Development, Citicorp
• John Cox, Former Executive VP-Property/Casualty Insurance, INA Corp.
• Michael Bradfield, Esq., General Counsel, Federal Reserve Board

N.B. The Seminar will conclude at 11:45 AM on Tuesday, October 4.

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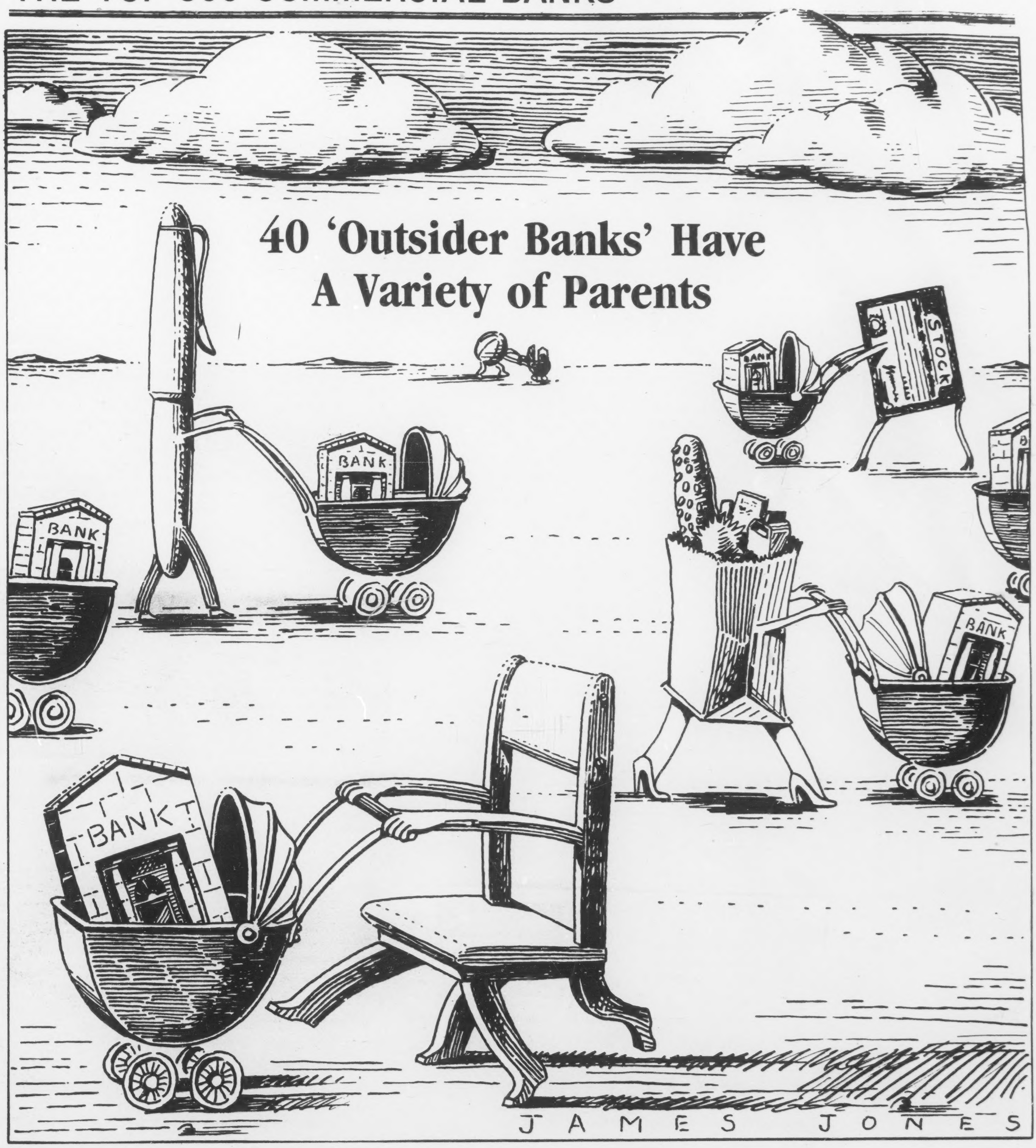
THE TOP 300 COMMERCIAL BANKS



40 'Outsider Banks' Have A Variety of Parents

By DAVID O. TYSON

AMERICAN BANKER has identified 40 banks and trust companies in operation today that are controlled by interests outside the commercial banking industry.

Their parents are thrift institutions, finance companies, life insurers, title insurers, mutual fund managers, investment counselors, brokerage houses, stock exchanges, a pen manufacturer, and a grocery chain.

Another 47 are queued up behind the outsider banks. They are the ones known to be either in formation, awaiting charter approval, chartered but not yet in operation, or awaiting acquisition. Of these, Dimension Financial Corp. has applied for national charters for 31 banks.

Congress may decide the future of many of these hopefuls. The Federal Reserve Board has asked for a moratorium on outsiders getting into banking and banks getting into outside activities until Congress acts. The Federal Deposit Insurance Corp. even wants Congress to require the divestiture of cross-industry acquisitions.

There is a known total of 40 banks and trust companies that are owned by nonbank parents, and others are waiting in the wings, says Mr. Tyson, an American Banker associate editor who specializes in trust banking.

The omnibus list of these 87 outsider-controlled institutions, actual and prospective, appears on pages 18 and 19. They are located in 29 states.

What are known as nonbank banks or loophole banks are

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NOTE

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